

# Adding to your HSA with a LPFSA

Using a Limited Purpose Flexible Spending Account (LPFSA) along with your Health Saving Account (HSA) is an innovative way to increase your tax benefits and keep your money. If eligible, a LPFSA acts similar to a general Flexible Spending Account (FSA) with more options on where you can spend your money. Use pre-tax dollars in your LPFSA to reimburse yourself for eligible out-of-pocket medical expenses. That means you can enjoy tax savings and increased take-home pay - all with the convenience of a prepaid benefits card.

## WHAT IS A LPFSA?

Money is set aside from your paycheck before taxes are taken out, just like other standard healthcare plans. You can then use your pre-tax LPFSA dollars to pay for eligible vision or dental expenses throughout the plan year. All other medical expenses can be taken from your HSA account. This way, you save money on expenses you're already paying for such as dental checkups, vision exams, and eyeglasses. A limited FSA only allows reimbursement for preventive care, vision, and dental expenses. The amount of your pay that goes into a LPFSA will not count as taxable income, so you will have immediate tax savings.

- A Healthcare LPFSA allows reimbursement of qualifying out-of-pocket medical expenses.
- A limited FSA only allows reimbursement for preventive care, vision and dental expenses.

## WITH A HSA AND LPFSA YOU CAN:

- Save money with the flexibility of a HSA and the efficiency of a LPFSA.
- Enjoy significant tax savings with pre-tax deductible contributions and tax-free distributions used for qualified plan expenses.
- Quickly and easily access funds using the prepaid benefits card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app.
- Reduce filing hassles and paperwork by using your prepaid benefits card.
- Enjoy secure access to accounts using a convenient Consumer Portal available 24/7/365.
- Manage your HSA and LPFSA “on the go” with an easy-to-use mobile app.
- File claims easily online (when required) and let the system determine approval based on eligibility and availability of funds.
- Stay up to date on balances and actions required with automated email alerts and convenient portal and mobile home page messages.

In addition, you'll receive a convenient prepaid benefits card to pay for eligible services and products not covered by your health insurance. Payments are automatically withdrawn from your account, so there are no out-of-pocket costs and you won't have to submit receipts to verify the purchase. Just swipe the card and go!

Please check with your employer to see what plans are offered.

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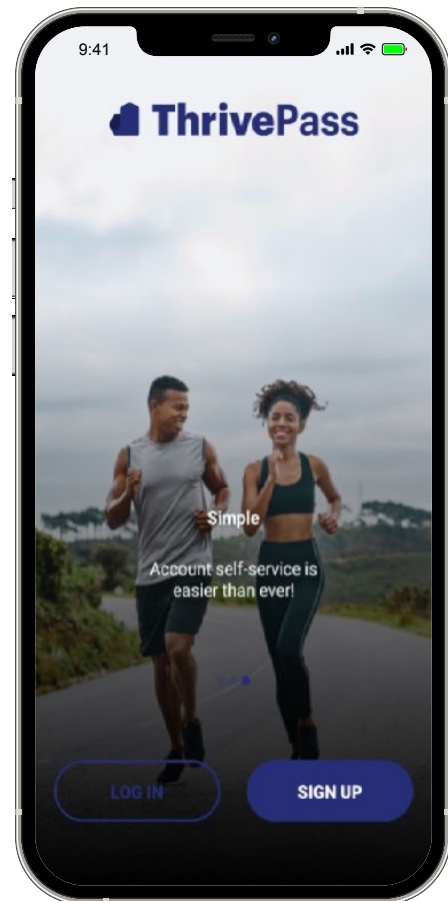
## WHY HAVE A HSA AND LPFSA?

A LPFSA is a great way to pay for expenses with pre-tax dollars without the restrictions of a standard FSA.

The HSA covers all eligible healthcare expenses including medical, prescription, dental, and vision.

A Healthcare HSA and LPFSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental, or vision plans.
- Have a health condition that requires the purchase of prescription medications on an ongoing basis.
- Wear glasses, contact lenses, or are planning LASIK surgery.
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance.



Above: With the convenience of a mobile device, you can see your available balance anywhere, anytime, as well as file claims and upload receipts.