

Limited Purpose Flexible Spending Account — Real Savings. Real Simple.



Using a Limited Purpose Flexible Spending Account (LPFSA) is a great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket Dental and Vision expenses. That means you can enjoy tax savings and increased take-home pay—all with the convenience of a prepaid Card.

WHAT IS A LPFSA?

With an LPFSA, you elect to have your annual contribution (up to the \$2850 set by the IRS) deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into a LPFSA will not count as taxable income, so you will have immediate tax savings. LPFSA dollars can be used during the plan year to pay for qualified expenses and services.

- A Limited Purpose Medical FSA works with a qualified high deductible health plan (HDHP) and Health Savings Account (HSA). A limited FSA only allows reimbursement for vision and dental expenses.

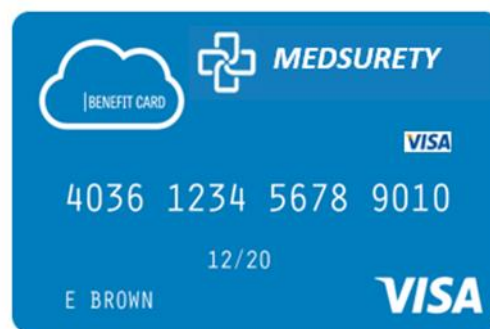
With your LPFSA account, you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your claim history, and submit requests for reimbursements.

In addition, you'll receive a convenient Card to make it easy to pay for eligible services and products not covered by your insurance. When you use your card, payments are automatically withdrawn from your account. Just swipe and go. It's that easy. Save your receipts! Many expenses can be validated through the card transaction, but you may be prompted to provide a copy of the receipt for certain transactions in accordance to IRS regulations. When required, receipts can be easily sent uploaded to either the consumer portal online or, through the mobile app. It's as simple as taking a picture of the receipt using the camera on your mobile device!

WITH A LPFSA YOU CAN:

A LPFSA is a great way to pay for expenses with pre-tax dollars.

- [Enjoy significant tax savings](#) with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses
- [Quickly and easily access funds](#) using the prepaid 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 Card
- [Enjoy secure access](#) to accounts using a convenient Consumer Portal available 24/7/365
- [Manage your 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 action required with automated email alert and convenient portal and mobile home page messages
- [Get one-click answers](#) to benefits questions



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IS A LPFSA RIGHT FOR ME?

A LPFSA is a great way to pay for expenses with pre-tax dollars.

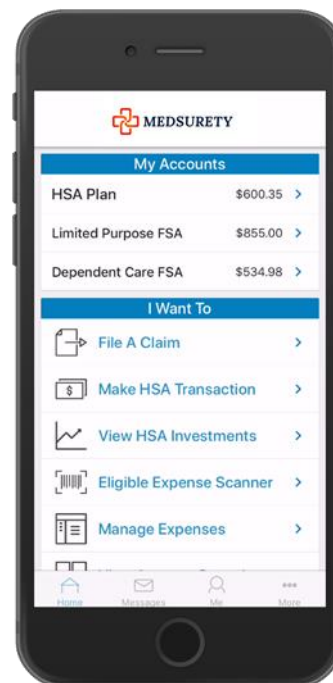
A LPFSA could save you money if you or your dependents:

- Have out-of-pocket expenses like Dental or Vision Co-Pays, or deductibles.
- Wear glasses or contact lenses or are planning LASIK surgery
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance

PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible Dental and Vision Expenses for the upcoming plan year.

Be sure to estimate your expenses carefully as money left unspent in your LPFSA at the end of the year will be forfeited if you are not able to spend it within the allotted plan year.



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

