

Limited Flexible Spending Accounts

What is the difference between a "LIMITED" and a "GENERAL PURPOSE" Flexible Spending Account?

Under a General-Purpose FSA, you may not contribute to a "Health Savings Account (HSA)". However, you may participate in a Limited FSA.

Limited Purpose FSA (LPF)

- If you enroll in a Limited Purpose Health FSA, you may have and contribute to an HSA.
- Only the following "medical care" expenses incurred by you and your tax dependents are eligible for reimbursement under the Limited Purpose Health FSA:

1. Dental care
2. Vision care

You may contribute up to **\$3,400** in your LPF.

Note: Health expenses that are payable by any health plan, accident insurance, or any other source cannot be reimbursed by an FSA. The expense must truly be your "out-of-pocket" responsibility.

Always calculate your pre-tax elections based on your anticipated vision and/or dental care needs!

Maintain HSA Eligibility with a Limited Purpose FSA

Examples of Ineligible Limited Purpose FSA Expenses:

- Medical expenses
- Cosmetic procedures
- Eligible services paid for but not yet received
- Prescriptions and over the counter medications
- Expenses that are not incurred during the Plan Year
- Expenses covered by any other health or accident insurance
- Insurance premiums
- Long Term Care services
- Transportation expenses of any type including transport to medical care

Rollover Feature

Your FSA plan includes a ROLLOVER feature. Any remaining funds \$25 to \$680 left in your FSA will rollover to the new year. The rollover amount will be adjusted each year due to inflation and will be 20% of the statutory FSA maximum.

You must re-enroll each year for your funds to rollover.