

LPFSA 101

Limited Purpose Flexible Spending Account Member Messaging Guide

Thanks for providing your employees with the tools they need to connect health and wealth—achieving wellness today and financial wellbeing tomorrow. Plus, great benefits like a Limited Purpose Flexible Spending Account (LPFSA) are important contributors to employee satisfaction and retention. That’s why it’s so important to make sure your people are educated about their benefits.

HealthEquity is here to help with timely, targeted messaging to introduce and explain the benefits of an LPFSA.

HealthEquity provides “next best step” messaging to help your people maximize their benefits. We’ve designed a road map to usher folks along their health and wealth journey. Let’s explore!

COLOR KEY

Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 3 for detailed descriptions of each asset type.

- Executed by **HealthEquity**
- Executed by **Client**

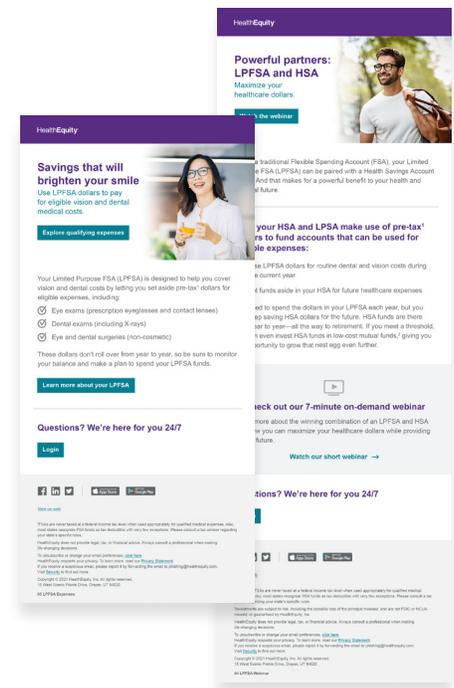
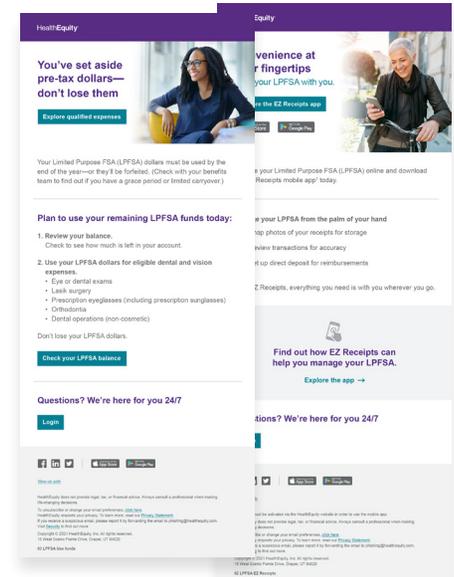
New Member Kickstart

This series of emails is deployed by HealthEquity to help new members get started with their LPFSA. Members will be invited to set up and explore their accounts, learn about the mobile app¹ and payment options, review eligible expenses, and access an informative webinar.

Step 1: Get to Know Your LPFSA

Members will learn why the LPFSA and Health Savings Account (HSA) are such a powerful pair. LPFSA funds need to be spent each plan year, but HSA funds roll over indefinitely—even all the way to retirement—and can be invested in low-cost mutual funds.²

- Emails
- Blog post



Step 2: Eligible Expenses

LPFSA members will take a deeper dive into eligible expenses, learning more about how setting aside pre-tax dollars helps them pay for eligible dental and vision costs, including exams, surgeries, lenses, and medicines.

- Emails
- Blog post
- Digital ads
- Newsletter
- Poster
- Web banner

Step 3: Use It or Lose It

Ensure members don't forfeit their LPFSA contributions. This messaging encourages members to make a plan to spend their dollars before the deadline.

- Email
- Digital ads
- Digital sign
- Newsletter
- Poster
- Web banner

Step 4: Year-End Tips

Use these assets to remind members that they need to use LPFSA funds by the end of the plan year or risk losing them. Messaging is also available for plans with a carryover or grace period.

- Email (carryover or grace period)
- Digital ads
- Digital sign
- Newsletter
- Poster
- Web banner



SAVE ON VISION AND DENTAL WITH YOUR LPFSA

Your Limited Purpose Flexible Spending Account (LPFSA) lets you set aside pre-tax* dollars to pay for eligible dental and vision costs.

Here are just some of the ways you can use your LPFSA dollars:

- Dental and eye exams
- Dental surgeries
- Prescription contact lenses and eyeglasses
- Eye surgeries
- Over-the-counter medicines for eye

SPEND, SAVE, SMILE

Use LPFSA pre-tax dollars for eligible vision and dental expenses.

[See what qualifies](#)

SPEND, SAVE, SMILE

Use your pre-tax Limited Purpose FSA contributions to pay for eligible vision and dental expenses.

[Explore eligible expenses](#)



MAKE THE MOST OF YOUR LPFSA

Don't forfeit the funds in your Limited Purpose Flexible Spending Account (LPFSA)!

- Make a plan to use your pre-tax* contributions to cover eligible dental and vision costs
- Schedule exams and non-cosmetic surgeries.
- Consider adjusting your election next year. Send extra funds to a Health Savings Account, where they can roll over from year to year.

DON'T LOSE YOUR LPFSA DOLLARS

Make dental and vision appointments today.

[See eligible expenses](#)

DON'T LOSE YOUR LPFSA DOLLARS

You worked hard for the pre-tax dollars in your Limited Purpose Flexible Spending Account. Make a plan to spend those funds on eligible vision and dental expenses before you lose them at the end of the year.

[See eligible expenses](#)



HOW TO SPEND DOWN YOUR LPFSA

If you haven't spent your Limited Purpose FSA (LPFSA) dollars yet, you might have a little extra time to make it happen.

- Check with your employer for a grace period or carryover option.
- Schedule exams and non-cosmetic surgeries today and look for other eligible dental and vision expenses.
- Keep your Health Savings Account (HSA) dollars in your HSA and let those roll over into the new year.

SPEND YOUR LPFSA, SAVE YOUR HSA

Now's the time to pay for eligible vision and dental costs—LPFSA funds won't roll over.

[Learn how](#)

MAXIMIZE YOUR HEALTHCARE DOLLARS

As the new year approaches, make sure to use your Limited Purpose Flexible Spending Account on eligible vision and dental costs while letting your Health Savings Account dollars roll over into the new year.

[Learn how to maximize your LPFSA + HSA](#)

