

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**

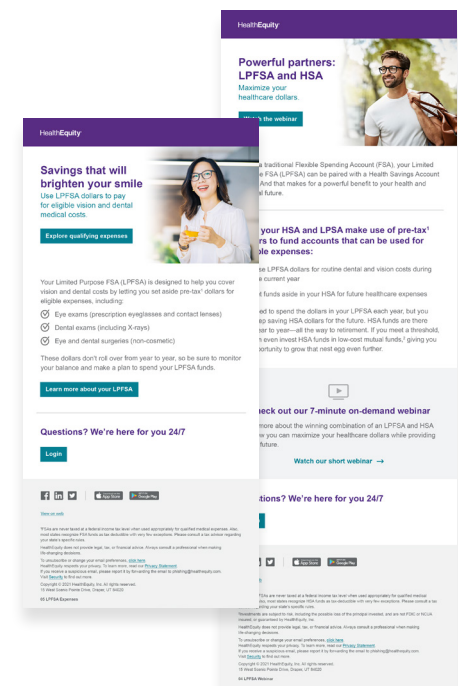
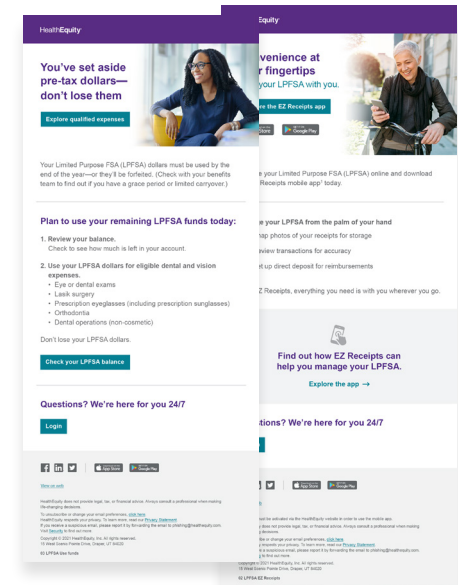
New Member Kickstart

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



HealthEquity

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 medications for eye

SPEND, SAVE, SMILE

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

[See what qualifies](#)

Don't wait. Talk to us about our integrated solutions today.
xxx.xxx.xxx | HealthEquity.com

You can never fund a dental expense for both other than emergency or emergency. Please consult a tax advisor regarding your plan's specific rules. HealthEquity does not provide legal, tax, or financial advice. Always consult a professional.

SPEND, SAVE, SMILE

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

[Explore eligible expenses](#)



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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 wait. Talk to us about our integrated solutions today.
xxx.xxx.xxx | HealthEquity.com

You can never fund a dental expense for both other than emergency or emergency. Please consult a tax advisor regarding your plan's specific rules.

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](#)



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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.

Don't wait. Talk to us about our integrated solutions today.
xxx.xxx.xxx | HealthEquity.com

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

At 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](#)

• Executed by HealthEquity

Emails: HealthEquity will send members the right message at the right time, pointing out the next best step along the health and wealth journey.

Message Center posts: Right-time messaging within the HealthEquity member portal.

• Executed by Client

Digital ads: Ads in 10 standard sizes can be posted on sites that employees visit frequently.

Digital signs: These are larger images that can be displayed on a lobby or break room TV.

Blog posts: Engaging, informative copy you can post on your company blog or include in a newsletter.

Newsletter copy: Pre-written copy designed for your intranet, newsletter, corporate email, or wherever you normally communicate with employees.

Posters: Print-ready posters for your four walls: a break room, foyer, or hallway. Choose from two sizes to print.

Flyers: Print and distribute to members, or post the PDF on an intranet, learn site, or other channel.

Web banners: Banners you can post on company sites or portals that are aligned with other messaging and timely calls to action.

Let’s Get Started

You’ve already given your people important benefits that will help them build wealth, manage medical costs, and safeguard their health. Now let’s work together to make sure members understand their benefits—and take advantage.

Recommended Calendar for Client-Executed Assets

Use this calendar to help plan your member messaging deployments throughout the year.

Note: this calendar offers a standard approach and schedule for a first-quarter plan year. (For clients with a mid-year start, some items would be shifted.)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
New member kickstart emails		1: Get to know your LPFSA		2: Eligible expenses		3: Use it or lose it		4: Year-end tips			

¹Accounts must be activated via the HealthEquity website in order to use the mobile app.
²Investments made available to HSA holders are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc.