

# Limited Purpose Flexible Spending Account

(with grace period)

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses.<sup>1</sup> So you spend less on what you need. It also makes a great companion to a Health Savings Account (HSA). Use your LPFSA for dental and vision expenses and keep your HSA growing tax-free for other future healthcare needs.

- ✓ Access annual contribution amount on day one.
- ✓ Pay for your spouse and dependents too.
- ✓ Enjoy an extra grace period at the end of the plan year to spend your benefit.<sup>2</sup>

**Don't tax your money.  
Max your money.**

Get \$20 tax savings for every \$100 you contribute.<sup>3</sup>

LPFSA

Tax-free

No LPFSA

Taxed

**LPFSA Contribution Limit<sup>4</sup>**

**\$3,200**



**See how much  
you can save.**

[HealthEquity.com/Learn/LPFSA](https://HealthEquity.com/Learn/LPFSA)



## Spend tax-free.

There are thousands of eligible expenses. Here are just few:

- Eyeglasses/contacts
- Orthodontia
- Eye drops
- Eye exams
- Lasik surgery
- Prescription sunglasses
- Dental and vision operations

<sup>1</sup>LPFSAs are never taxed at a federal income tax level when used appropriately for eligible dental and vision expenses. Also, most states recognize LPFSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | <sup>2</sup>See your plan documents for complete details. | <sup>3</sup>The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | <sup>4</sup>Contribution limit is accurate as of 11/09/23. Each fall the IRS updates the LPFSA contribution limits. For the latest information, please visit: [HealthEquity.com/Learn](https://HealthEquity.com/Learn) | HealthEquity does not provide legal, tax or financial advice.