Save more money on health costs

**PayFlex® Limited Purpose Flexible Spending Account (LPFSA)**

Want to reduce your taxable income and increase your take-home pay? Enroll in an LPFSA and start saving money on dental and vision expenses for you, your spouse and your tax dependents.

**Great reasons to enroll in an LPFSA**

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of $2,600.*
- Your full contribution is available at the start of the plan year.
- Works great with a health savings account (HSA), as it can help save your HSA dollars for future expenses.
- **Eligible expenses may include:**
  - Dental and orthodontia care, like fillings, X-rays and braces
  - Vision care, including eyeglasses, contact lenses and LASIK laser eye surgery

**Important note:** Some plans are designed with pre- and post-deductible phases. This means before you meet your health plan deductible, funds are used for vision and dental expenses. Then, once you meet your health plan deductible, you can use funds to pay for all eligible health care expenses. Please confirm your plan details with your employer.

**It’s a simple tap with the PayFlex Mobile® app**

Managing your account has never been easier. Simply “tap” to:
- Check your balance and view alerts
- Snap a photo of your receipts
- View PayFlex debit card transactions
- View common eligible expense items, and more

Note: Some PayFlex cards are used only for certain expense items. Check your plan details to confirm.

*Some employers may set a lower limit. Please check your plan details for how much you can contribute.
PayFlex makes it easy to pay for your eligible expenses.

• **Use the PayFlex Card®, your account debit card:** When you use the PayFlex debit card (if offered), your expense is automatically paid from your account.

• **Pay yourself back:** Pay for eligible expenses with cash, check or your personal credit card. Then submit a claim to PayFlex to pay yourself back. You can even have your claim payment deposited directly into your checking or savings account.

• **Pay your provider:** Use PayFlex’s online feature (if offered) to pay your provider directly from your account.

**Quick tip:** Save itemized statements, detailed receipts and any Explanation of Benefits statements for your expense records.

**Things to keep in mind**

• View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.

• Flexible spending accounts (FSAs) have a use-it-or-lose-it rule. This means you’ll lose any unused funds at the end of the plan year.
  - The run-out period gives you extra time to submit claims to pay yourself back.
  - If your plan has a grace period, you’ll have additional days to use your funds.
  - If offered, you may be able to carry over up to $500 in unused health care FSA dollars to the next plan year. Check your plan details to confirm.

• You can update your contribution if you have a change in status.* For example:
  - Legal marital status
  - Number of tax dependents
  - Employment status
  - Dependent coverage (for example, reached age limit, gain or loss of student status, or marriage)

**Questions?**

Visit [payflex.com](http://payflex.com), or call us directly at 1-844-PAYFLEX (1-844-729-3539). We’re here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.