

Limited Purpose Flexible Spending Account

(with grace period)

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses.¹ Members can save hundreds for products and services they use everyday. Don't think of it as money deducted from your paycheck – think of it as money added to your wallet.

- ✓ Access annual contribution amount on day one
- ✓ Fast, hassle-free payments and reimbursement
- ✓ Enjoy an extra grace period at the end of the plan year to spend remaining account funds²

Annual tax saving potential³

\$610

IRS Contribution Limit⁴

\$3.050



**See how much
you can save**

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

Common eligible dental and vision expenses:

- Eyeglasses/contacts
- Orthodontia
- Eye drops
- Eye exams
- Lasik surgery
- Prescription sunglasses
- Dental and vision operations
- OTC dental and teething pain products

¹LPFSAs are never taxed at a federal income tax level when used appropriately for qualified 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. | ²See your plan documents for complete details. | ³The 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. | ⁴Contribution limit is accurate as of 10/20/2022. Each fall the IRS updates the LPFSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

