

# 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> 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 funds<sup>2</sup>

## Annual tax saving potential<sup>3</sup>

# \$640

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IRS Contribution Limit<sup>4</sup>

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**\$3,200**

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**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

<sup>1</sup>LPFSAs 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. | <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 11/09/2023. 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. Always consult a professional when making life-changing decisions.

