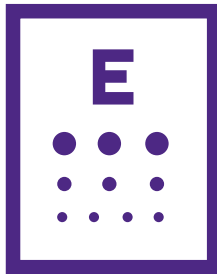


LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNTS (LPFSAS):

A SIMPLE way to SAVE



How an LPFSA works

An LPFSA allows you to contribute pre-tax dollars to use for eligible vision and dental expenses. If used in conjunction with a health savings account (HSA), it allows you to maximize your pre-tax HSA contributions and contribute additional pre-tax dollars to the LPFSA.

1. SIGN UP

During your employer's annual enrollment, sign up to participate in an LPFSA and determine the amount you would like to contribute to your LPFSA throughout the year to pay for qualified expenses.

2. CONTRIBUTE

Your employer will arrange to have the elected amount of your pre-tax earnings contributed to your LPFSA. The amount withheld from your paycheck is equal each pay period. The full amount that you choose to contribute to your LPFSA throughout the plan year will be available for you to use beginning on the first day of the plan year.

3. USE YOUR FUNDS

When you incur a qualified expense, you can either pay with the HealthEquity Visa® Reimbursement Account card* provided or submit the expenses through HealthEquity's online tool for reimbursement. Remember to save all receipts; you will need them for reimbursements and to validate your expenses.

HealthEquity®
Building Health Savings™

.....
15 West Scenic Pointe Drive, Suite 100
Draper, UT 84020
info@healthequity.com | www.HealthEquity.com

*This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the member's responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted. One should consult a tax advisor as individual factors and situations vary.

DENTAL

ELIGIBLE EXPENSES:**

Artificial teeth

Coinsurance & deductibles

expenses in excess of an insurance plan's usual, customary reasonable charges.

Dental implants

eligible if primary purpose is to treat or correct an existing dental condition that meaningfully promotes the proper function of the body and/or is not for cosmetic reasons.

Dental treatment

including fees for X-Rays, fillings, braces, extractions, dentures, etc.

Fluoridation device

Occlusal guards

to prevent teeth grinding.

Orthodontia

including fees associated with maintenance work in the year payments are made.

INELIGIBLE EXPENSES:**

Toothbrushes, dental floss, toothpaste

Teeth whitening/bleaching

may be eligible if prescribed by a physician to treat a congenital abnormality, disfiguring disease, or treatment resulting from personal injury from an accident or trauma

Dental Implants

eligible if primary purpose is to treat or correct an existing condition that inhibits the proper function of the body, not eligible if the primary purpose is cosmetic.

Use it, or lose it

FSAs are generally "use-it-or-lose-it" plans. This means that amounts in the LPFSA at the end of the plan year generally cannot be carried over to the next year. However, the plan can provide for either a grace period or a carryover. Additionally, if an accountholder leaves an employer or retires, unused funds are forfeited. For more details, see IRS publication 969 or consult a tax advisor.

Limited carryover

Some plans may allow up to \$500 of unused LPFSA funds remaining at the end of a plan year to be carried over to the next year. Ask your benefits team for details about your plan's LPFSA carryover and/or grace period policy.

For more information, call
877.694.3938

VISION

ELIGIBLE EXPENSES:**

Contact lenses

and related materials and equipment (i.e. saline solution, and cleaners)

Eye examinations

eyeglasses and related materials and equipment prescribed by a physician for medical purposes.

Laser eye surgery

including Lasik and Radial Keratotomy.

Optometrist/ Ophthalmologist

Reading glasses

Prescription sunglasses

INELIGIBLE EXPENSES:**

Non-prescription sunglasses