

# Are you saving on dental and vision expenses?

You can't predict if your child will break their arm on the playground, but they will likely break their glasses at some point. You also can't predict that your spouse will go to the emergency room, but a trip to the dentist is likely. Preparing for the unknown is difficult; preparing for the expected is practical.

**Limited Purpose Flexible Spending Accounts (LPFSAs)** are designed to help you save money and cover

eligible dental and vision expenses—such as dental checkups, vision exams, braces and eyeglasses.

Pre-taxed earnings from your paycheck go straight to your LPFSA and are available for use on the first day of your plan year. And, if you have a Health Savings Account (HSA), using your LPFSA instead of the HSA on eligible dental and vision expenses can allow your HSA balance to grow.



## Tax Benefits

Pre-tax contributions taken from your paycheck may reduce taxable income.



## Grace Period

An additional two and half months in which you can incur and submit claims.\*



## Multiple Filing Options

Pay with a Benefits Debit Card or submit your claim online or via our mobile app.



## Carryover Provisions

\$570 of unused contributions may carry over to the next plan year.\*

## Features

- Coverage for you, your spouse and other eligible dependents.
- Contribute as little or as much as you want, up to the legal limit set by the Internal Revenue Service and your employer.
- Use an HSA and LPFSA together to help maximize savings and tax benefits.

*\*Dependent on your employer's plan design.*

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