Limited Purpose Flexible Spending Account (LPFSA)

If you are enrolled in a High-Deductible Health Plan (HDHP) and have a Health Savings Account (HSA), the IRS does not allow you to also enroll in a standard Health FSA. However, you can take advantage of a Limited Purpose FSA (LPFSA).

Similar to a standard FSA, an LPFSA lets you set aside pre-tax dollars to pay for qualified out-of-pocket expenses for yourself and your tax dependents — saving you up to 30% on qualified expenses.

LPFSA Eligible Expenses

While an LPFSA operates similarly to a standard Health FSA, the list of eligible expenses is more restricted. Generally, expenses must fall into the category of dental or vision. If you reach your deductible and your employer's plan design allows, you may be able to use this account for traditional FSA expenses.

Examples of Eligible Expenses:

- Dental cleanings
- Basic and major dental services
- Orthodontia
- Eye exams
- Prescription eyewear
- Contact lenses and solutions

Spending Account Timelines

Spending accounts have deadlines for spending that may change based on your individual circumstances. You can view your Summary Plan Description or your online account details for information about your plan's spending and submission deadlines.

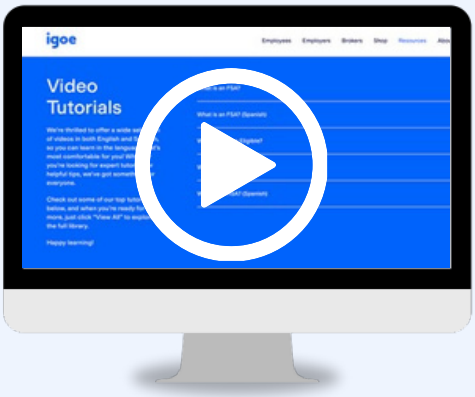
Follow these steps to check your timelines:

1. Log in to your portal on your computer or mobile.
2. Click on your LPFSA details.
3. Scroll down to view your Plan Dates and timelines.

Discover How This Plan Works

Click **WATCH NOW** to learn more about how this plan works and its key features.

WATCH NOW



Want to learn more? Scan the QR code.

Watch our short, engaging video for a quick overview of this plan.

For more information, visit goigoe.com