



Limited-Purpose FSA

Do you want to save 30% on dental and vision costs? Enrolling in a Limited-Purpose FSA can save you up to \$1,020 a year.

What is a Limited-Purpose FSA?

A Limited-Purpose Flexible Spending Account (LPFSA) is an account that lets you set aside money before taxes to pay for dental and vision expenses for yourself, your spouse, or eligible dependents.*

How does it work?

1. During open enrollment, sign up for a Limited-Purpose FSA.
2. Choose how much money you'd like to set aside for dental and vision expenses.
3. The amount you've chosen will be divided equally and deducted from your paycheck over the course of the year.
4. If offered by your plan, use your FloresHR Benefits Payment Card to pay for eligible expenses; or use your personal funds and submit a claim for reimbursement.

When can I use it?

Plan ahead to maximize your Limited-Purpose FSA and use all your funds each year.



Review what you paid for dental and vision expenses last year. Did you...

- Get new glasses or contacts?
- Visit the dentist or optometrist and pay a copay?



Think about any upcoming expenses.

- Anyone in your family needing orthodontia?
- Are you considering LASIK?



Use the information to figure out how much you'd like to have in your Limited-Purpose FSA.

Did You Know?

You can use your Limited-Purpose FSA for:

- Prescription glasses & sunglasses
- Contacts
- Contact lens solution/cleaner
- Reading glasses
- Eyeglass repair kit
- Dentures, adhesive & cleaner
- Orthodontia
- Invisalign & other clear dental aligners
- Lasik
- Teeth grinding guards

Annual Contribution Limits

2025: \$3,300

2026: \$3,400

Frequently Asked Questions

Limited Purpose Flexible Spending Account (LPFSA)

1. **What is a Limited-Purpose FSA?**

A Limited-Purpose FSA is an account that allows you to set aside dollars before taxes for dental and vision expenses.

2. **Who is eligible for a Limited-Purpose FSA?**

A Limited-Purpose FSA covers eligible expenses for you and your dependents, even if they are not enrolled in your primary health plan. You must be enrolled in a Health Savings Account (HSA) to be eligible.

3. **What expenses are eligible for reimbursement under a Limited-Purpose FSA?**

Eye care and dental care are covered under the Limited-Purpose FSA. The IRS provides specific guidance regarding eligible expenses. See IRS Publication 502.

4. **How do I contribute money to my Limited-Purpose FSA?**

The amount you elect as your annual contribution will be divided by the number of paychecks for the year. This pay period amount will be deducted from your paycheck before taxes.

5. **How do I get the funds out of my Limited-Purpose FSA?**

If you have a FloresHR benefits payment card for this benefit, simply swipe it at the register. Otherwise, file a claim including the receipt documenting the type, amount and date of the expense. Once approved, your reimbursement check will be mailed or deposited into your bank account.

6. **Can I change my election amount mid-year?**

Elections can only be altered if you experience a change in status as defined by IRS regulations, such as marriage, divorce, birth, or death in your immediate family.

7. **How soon can I start spending my Limited-Purpose FSA funds?**

Your entire annual election amount is available on the first day of the plan year.

8. **What happens if I don't spend all my Limited-Purpose FSA by the end of the plan year?**

Be sure to only allocate dollars for predictable medical expenses. Any unused funds at the end of the plan year and any applicable runout periods are forfeited, also called the use-it-or-lose-it rule. If your employer has adopted the FSA carryover, any unused balance (up to the maximum amount allowed by the IRS and your plan) that remains in your account as of the last day of the plan year will roll forward for use in the new plan year. You will have a runout period after the end of the plan year to submit claims for eligible expenses with dates of service for the prior year. Please refer to your plan documents for confirmation of your runout period timeline and any carryover amounts available.

9. **What happens to my Limited-Purpose FSA if my employment is terminated?**

Participation in your Limited-Purpose FSA is also terminated. This means that only expenses that were incurred prior to your termination date are eligible for reimbursement.

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Sign up for a Limited-Purpose FSA and start saving today!