LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Save money on dental and vision expenses

Taking advantage of every chance to pay for health care expenses with pretax dollars just makes sense. Enrolling in a limited purpose flexible spending account (LPFSA) from Inspira will save money on dental and vision expenses for you and your family.

Save more with an LPFSA

- Contribute up to your plan's limit in pretax dollars from your paycheck.*
- Your full election is available at the start of the plan year.
- An LPFSA works well with an HSA, since it helps save your HSA dollars for future expenses.
- If your plan includes a post-deductible phase, your LPFSA funds will be used first, once you meet your deductible, until the funds run out — then you may use your health savings account (HSA) funds.

***Important note:** Some plans are designed with pre- and post-deductible phases. This means that before you meet your health plan deductible, funds are used for vision and dental expenses. Then, once you meet your health plan deductible, you can use funds to pay for all eligible health care expenses. Please confirm your plan details with your employer.

Eligible expenses may include:

Dental and orthodontia care, such as fillings, X-rays, and braces

Vision care, including eyeglasses, contact lenses, and LASIK surgery

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Key tip

Save your receipts and explanation of benefits, in case you need to submit documentation for a purchase.

Learn how to use your LPFSA

- Review the IRS contribution limits and a list of common eligible expense items on the Inspira website.
- There is a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of the year. There's a run-out period that gives you extra time to submit claims for reimbursement and some plans offer a grace period that gives you additional days to use your funds.*
- If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.
- You can change your contribution if you have a change in status* (marital and employment status, number of tax dependents, etc.). You must apply for a change in your election through your employer.

Choose your payment method

→ Pay yourself back

Pay for eligible expenses with cash, check, or your personal credit card then pay yourself back from your account.

→ Use Inspira Mobile™

Submit a claim through the app or website or fax/mail the claim directly.

On-the-go with Inspira Mobile

- Manage your account and view alerts
- Snap a photo of your receipts to submit claims
- View common eligible expense items, and more

→ Expand your buying power with an LPFSA

For more information visit **inspirafinancial.com** or scan the QR code.

*See your employer's Summary Plan Description for specific details about your plan.

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This material is for informational purposes only. It is not an offer of coverage and it does not constitute a contract. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.

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