

# Limited purpose flexible spending accounts



While “spending” is in the name, a limited purpose FSA (LPFSA) is also about valuable savings opportunities when it comes to your dental and vision expenses. Use pre-tax dollars to pay for your family’s beautiful smiles and eyes.

## **How does it work?**

If you have a health savings account (HSA), you can pair it with a limited purpose FSA that covers only dental and vision expenses.

Since HSAs also cover dental and vision, why have both accounts?

**Answer:** To save and invest.

## **Realize additional tax savings**

Having two accounts allows you to maximize your tax savings by contributing pre-tax funds to both accounts, up to the maximum limits.

## **Limited purpose FSAs preserve your HSA**

By using your limited purpose FSA for dental and vision, you’re able to save your HSA balance. Since your HSA may have interest earnings and investment options, you can save and potentially grow your money for the future.

## How to get started



### Fund your account

Decide how much to contribute during enrollment, within allowable limits. Pre-tax funds are deducted from your paycheck.



### Use your payment card

Your payment card will deduct dental and vision expenses from your limited purpose FSA (LPPFSA) and other medical expenses from your HSA.



### Use your account

Use your account: Cover out-of-pocket dental and vision expenses for you, your spouse and eligible dependents.



### Tap into our mobile app and website

Download the Optum Financial mobile app for your **iOS** or **Android** device. When you don't use your card, submit payment requests on your mobile app or online. Snap a picture of your documents and quickly upload.



## How do I start?

### Sign up

Enrollment only comes once a year, so be sure to get your year-round savings. You decide how much to contribute, and pre-tax funds are deducted from your paycheck.

Don't forget to download the Optum Financial mobile app for your **iOS** or **Android** device, your secure app that lets you view your balance and payments, upload photos of documentation, and contact customer service.

**Investments are not FDIC insured, are not guaranteed by Optum Financial or its subsidiaries, and may lose value.**



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