

### Save money when paying dental and vision costs

Want to reduce your taxable income and increase your take-home pay? Just enroll in an LPFSA and start saving money on dental and vision expenses for you, your spouse and your tax dependents.

#### Great reasons to enroll in an LPFSA

- Contribute up to the Internal Revenue Service (IRS) limit in pretax dollars from your paycheck.
- Your full contribution is available at the start of the plan year.
- It works great with a health savings account (HSA), because it can help you save your HSA dollars for future expenses.
- Eligible expenses may include:
  - Dental and orthodontic care, like fillings, X-rays and braces
  - Vision care, including eyeglasses, contact lenses and LASIK eye surgery

**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.**

#### Pay the PayFlex way

PayFlex makes it easy to pay for your eligible expenses. You can:

- **Use the PayFlex Card®, your account debit card:** When you use the PayFlex Card, your expense is automatically paid from your account.
- **Pay yourself back:** Pay for eligible expenses with cash, a check or your personal credit card. Then submit a claim to PayFlex to pay yourself back. You can even have your payment deposited directly into your checking or savings account.
- **Pay your provider:** Use the PayFlex® online feature to pay your provider directly from your account.



#### The PayFlex Mobile® app makes it simple

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

Note: Some PayFlex cards are used only for certain expense items. Check your plan details to confirm.

\*Some employers may set a lower limit. Please check your plan details for how much you can contribute.

## Keep these things in mind

- View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.
- Flexible spending accounts (FSAs) have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year.
  - The run-out period gives you extra time to submit claims to pay yourself back.
  - If your plan has a grace period,\* you'll have additional days to use your funds.
  - If offered, you may be able to carry over up to a certain amount to the next plan year. Check your plan details to confirm.
- You can update your contribution if you have a change in status.\*\* For example:
  - Legal marital status
  - Number of tax dependents
  - Employment status
  - Dependent coverage (for example, reached age limit, gain or loss of student status, or marriage)

\*If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.

\*\*You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

## Quick tip:

When using your funds, don't forget to save your itemized statements and detailed receipts.

## Got questions?

Just visit [payflex.com](https://payflex.com) or call us directly at 1-844-729-3539 (TTY: 711).  
We're here to help Monday - Friday 7a.m. - 7p.m. CT, and Saturday 9a.m. - 2p.m. CT.

PayFlex Systems USA, Inc.

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