

# Limited-Purpose Post-Deductible Flexible Spending Account

If you meet the minimum deductible\* for your HSA-qualified health plan, you can convert your Limited-Purpose Flexible Spending Account (LP-FSA) to a general purpose Healthcare FSA. Once the LP-FSA is converted to an FSA, you will be able to use pre-tax earnings to cover a wider range of healthcare expenses.

## Here's how it works:

1

### Your current account: LP-FSA

A Limited-Purpose FSA works with a qualified high-deductible health plan (HDHP) and Health Savings Account (HSA). An LP-FSA allows reimbursement only for preventive care, vision and dental expenses.

2

### Your LP-FSA plan converts to a general purpose FSA

After you meet the minimum deductible\* for your HSA-qualified health plan, download the Limited-Purpose FSA Deductible Verification Form from your member portal and follow the instructions on the form.\*\*

Now, your LP-FSA will be converted into a general purpose FSA and remaining funds may be used for reimbursements of all IRS-qualified healthcare expenses.

3

### Your new account: Healthcare FSA

A general purpose FSA allows reimbursement of qualifying out-of-pocket healthcare expenses.

Common eligible expenses include dental treatment, prescription drugs, hospital services and surgery, chiropractic care, physical therapy and vision expenses, to name a few.

If you enroll this plan next year, your General Purpose FSA will revert back to the LP-FSA again until you meet the minimum deductible\* for your HSA-qualified health plan.

To view the full list of FSA IRS-qualified healthcare expenses, go to [hsabank.com/irs-guidelines](https://hsabank.com/irs-guidelines).

\*Please consult with your employer for the amount.

\*\*If you do not complete the Limited Purpose FSA Deductible Verification Form, your FSA will remain limited purpose, allowing only preventive care, vision and dental expenses to be reimbursed.



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