



Limited Purpose Post-Deductible Flexible Spending Account (FSA)



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 medical expenses.

Here's how it works:

YOUR CURRENT ACCOUNT: LP FSA

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

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 medical expenses.

YOUR NEW ACCOUNT: HEALTHCARE FSA

A general purpose FSA allows reimbursement of qualifying out-of-pocket medical 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 medical expenses, go to [hsabank.com/irs-guidelines](https://www.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 preventative care, vision, and dental expenses to be reimbursed.



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