Limited FSA

Why should I choose a limited flexible spending account?

A limited FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for qualified dental, vision and preventative care expenses. It pairs well with a health Savings Account (HSA). This plan offers instant access to funds for expenses you incur throughout the year. And saves you money by reducing your taxable income.

Funds on Day 1
Buy those eyeglasses or finally get those braces. All of your FSA funds are available to spend right away. Use your benefits debit card at the point of purchase.

Discount
Think of it like a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax which means a $100 purchase would actually cost you over $130 without a limited FSA.*

Plan ahead
Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a limited FSA and save 30%.*

*Based on a 30% tax bracket.

What does it cover?

There are thousands of eligible items, including:

- Dental and orthodontia office visits and expenses
- Dental implants, dentures and bridges
- Optometrist and ophthalmologist visits and expenses
- Eye glasses, contacts, prescription sunglasses, solutions and drops
- Laser eye surgery

Can I enroll?

The limited FSA pairs nicely with a health savings account (HSA). However, a limited FSA cannot be paired with a medical flexible spending account (FSA). Pairing these plans allows you to spend your limited FSA dollars on eligible expenses while saving or investing your HSA dollars.

Fast fact

Don't know how much to elect? Determine how much you spent on dental and vision expenses last year and estimate the amount you'll spend this year. Any funds you contribute to the limited FSA must be spent by the end of the plan year.