

## The Limited Purpose Medical FSA

The Limited Purpose Med-FSA is a Medical Flex Spending Account designed to allow Health Savings Account (HSA) participants to set aside pre-tax funds to pay for out-of-pocket vision, dental and preventive care services, rather than using their HSA accounts.

**What expenses are eligible for reimbursement from a Limited Purpose Med-FSA?** Your out-of-pocket expenses such as:

**Vision Care** such as LASIK surgery, eye exams, eye glasses, contact lenses & solution, prescription sunglasses, prescription safety glasses and over-the-counter reading glasses.

**Dental Care** such as dental cleanings, fluoride treatments, extractions, x-rays, fillings, sealants, crowns, bridges, dentures and denture adhesives, dental implants and orthodontia.

**Preventive Care** such as annual exams, tests and diagnostic procedures in conjunction with evaluation (no-existing diagnosis), well-baby care, immunizations for adults and children and tobacco cessation.

**May I be reimbursed for expenses incurred by my dependents?** Yes, the expenses of your eligible dependents may be reimbursed from your Limited Purpose Med-FSA regardless of whether or not they are covered under your health plan. It is important to note that the limitation applies to your account as a whole, so even if your spouse or children are not covered by an HSA-eligible health plan or making contributions to an HSA, only preventive care, dental and vision expenses can be reimbursed by your Limited MED-FSA account.

**May I use funds in my Limited Purpose Med-FSA to pay for other medical expenses?** No, the Limited Purpose Med-FSA does not allow for expenses other than preventive care, dental care and vision care.

**What are considered eligible preventive care expenses?** Examples of preventative care expenses that are eligible for reimbursement from the Limited Purpose Med-FSA include:

- Aspirin (low dose for preventive care)
- Blood Pressure Monitoring Device
- Body Scan (such as an MRI)
- Christian Science Practitioner (as preventive care, not as a treatment for an illness)
- Diagnostic services (tests without a confirmed diagnosis)
- Flu Shots
- Hand Sanitizers (not soaps or cleansers)
- Home Diagnosis Test Kits (blood pressure, cholesterol screening, etc.)
- Immunizations and Vaccinations
- Laboratory Fees (tests without a diagnosis)
- Medical ID Bracelet/Necklace (food/medication allergies)
- Medical Information Plans
- Physical Exams
- Prenatal Care, including exams and tests as long as there is no diagnosis other than pregnancy
- Smoking Cessation (classes, nicotine patches, etc.)
- Sunscreen (SPF 30 or greater. Does not include lotions which include sunscreen)
- Ultrasound (preventive care only, not for prenatal snapshots)
- Weight Loss Programs (if recommended by a physician to prevent hypertension or diabetes)
- Well-child Exams

Preventive Care will also include other expenses as prescribed by your physician to prevent or delay the onset of medical conditions or to prevent the recurrence in an individual who had a condition but is currently symptom-free. This may include prescription medications, nutrition classes, weight loss programs and other services or products as prescribed by your physician on a preventive-care basis. Preventive care does not include any service, expense or product intended to treat an existing illness, injury or medical condition, diagnosed by a physician or otherwise.

This brochure is a brief introduction to the Limited Purpose Med-FSA. The Summary Plan Description (SPD) includes specific information regarding your plan, including the eligibility requirements, claims filing deadlines and other important information. This brochure does not provide legal or tax advice or consultation. We recommend that you consult your tax advisor regarding your personal tax situation.