

Limited Purpose Flexible Spending Account

(with grace period)

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses.¹ So you spend less on what you need. It also makes a great companion to a Health Savings Account (HSA). Use your LPFSA for dental and vision expenses and keep your HSA growing tax-free for other future healthcare needs.

- ✓ Access annual contribution amount on day one.
- ✓ Pay for your spouse and dependents too.
- ✓ Enjoy an extra grace period at the end of the plan year to spend your benefit.²

**Less tax.
More paycheck.**

Get \$20 tax savings for every \$100 you contribute.³

LPFSA

Tax-free

No LPFSA

Taxed

LPFSA Contribution Limit⁴

\$3,400



**See how much
you can save.**

HealthEquity.com/Learn/LPFSA

**Scan to download the
HealthEquity mobile app.**



Already enrolled?
Set up your account
directly in the app.
No need to go online.

**Spend tax-free on
eligible expenses.**

- Vision
- Dental
- Contacts
- Orthodontia

Discover more: HealthEquity.com/QME

¹LPFSAs are never taxed at a federal income tax level when used appropriately for eligible dental and vision expenses. Also, most states recognize LPFSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²See your plan documents for complete details. | ³The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | ⁴Contribution limit is accurate as of 10/09/25. Each fall the IRS updates the LPFSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.