

Limited Purpose Flexible Spending Account

(with carryover)

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses.¹ Members can save hundreds for products and services they use everyday. Don't think of it as money deducted from your paycheck – think of it as money added to your wallet.

- Access annual contribution amount on day one
- Fast, hassle-free payments and reimbursement
- Keep a portion of your LPFSA funds into the next plan year.²

Annual tax saving potential³

\$610

IRS Contribution Limit⁴

\$3,050



See how much you can save

learn.HealthEquity.com/concordiaplans

Common eligible dental and vision expenses:

- Eyeglasses/contacts
- Orthodontia
- Eye drops
- Eye exams
- Lasik surgery
- Prescription sunglasses
- Dental and vision operations
- OTC dental and teething pain products



We're available 24/7 at

866.735.8195

¹LPFSAs are never taxed at a federal income tax level when used appropriately for qualified 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 10/20/2022. 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. Always consult a professional when making life-changing decisions.

