

# Limited Purpose Flexible Spending Account

(with carryover)

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses.<sup>1</sup> 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.

- ✓ Pay for your spouse and dependents too.
- ✓ Carry part of your unspent funds into the next plan year.<sup>2</sup>
- ✓ Plan ahead because funds that don't carry over will expire.

**Less tax.  
More paycheck.**

Get \$20 tax savings for every \$100 you contribute.<sup>3</sup>

LPFSA

Tax-free

No LPFSA

Taxed

LPFSA Contribution Limit<sup>4</sup>

**\$3,400**



**See how much  
you can save.**

[HealthEquity.com/Learn/LPFSA](https://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](https://HealthEquity.com/QME)

<sup>1</sup>LPFSAs 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. | <sup>2</sup>See your plan documents for complete details. | <sup>3</sup>The 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. | <sup>4</sup>Contribution 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](https://HealthEquity.com/Learn) | HealthEquity does not provide legal, tax or financial advice.