

PayFlex® Limited Purpose FSA (LPFSA)

Using your funds, pre- and post-deductible

By enrolling in an LPFSA, you can help save money on eligible health care expenses. And not just for you, but your spouse and your eligible dependents too.

Great reasons to enroll in an LPFSA

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,650***
- Access your full contribution at the start of the plan year
- LPFSAs work great with a health savings account (HSA). They can help you save your HSA dollars for future expenses.



Pay your way

PayFlex can help make it easy to pay for your eligible expenses.

- **Use the PayFlex Card®, your account debit card**:** When you use the PayFlex debit card (if offered), we use the funds in your account to pay your expense.
- **Pay yourself back:** You can pay for eligible expenses with cash, check or your personal credit card. Then submit a claim to PayFlex to pay yourself back. You can even have your claim payment directly deposited. Just set up your checking or savings account on the member website.
- **Pay your provider:** Use PayFlex's online feature (if offered) to pay your provider directly from your account.

Using your funds before you meet your deductible

You can use your LPFSA for **eligible dental and vision expenses**. Check with your employer about what's eligible under your plan.

Using your funds after you meet your deductible

Once you meet your health plan deductible, you can use your funds to pay for **all eligible health care expenses**. But first, make sure you let PayFlex know you met your deductible.

How do I let PayFlex know I met my deductible?

Review the three options below and choose what works best for you:

1. If you're filing a claim online, follow these steps:

- Log in to your PayFlex member website.
- Then, click **File a claim**.
- Submit your claim information and upload a copy of your EOB. Your EOB must show you met your deductible.

2. If you're filing a paper claim, follow these steps:

- Log in to your PayFlex member website and click **Document & Forms** at the top of the page. Select **Administrative Forms** and click **Flexible Spending Account/Limited Purpose Flexible Spending Account Claim Form**.
- Print the form, complete all fields, and check the box that indicates you have met the health plan deductible. Then, sign and date.
- Mail or fax your completed form and a copy of your EOB to PayFlex. Your EOB must show that you met your deductible.
 - **Mail:** [enter mailing address]
 - **Toll-free:** XXX-XXX-XXXX
 - **Fax:** XXX-XXX-XXXX

3. If you don't have a claim to submit, follow these steps below:

- Log in to your PayFlex member website and click **Document & Forms** at the top of the page. Select **Administrative Forms** and click **Post-Deductible FSA Expense Reimbursement Certification Form**.
- Print the form, and complete all fields. Then, sign and date.
- Mail or fax your completed form and a copy of your EOB to PayFlex. Your EOB must show that you met your deductible.
 - a. **Mail:** [enter mailing address]
 - b. **Toll-free:** XXX-XXX-XXXX
 - c. **Fax:** XXX-XXX-XXXX

Things to keep in mind

- View the IRS contribution limits on the PayFlex member website.
- Review the list of common eligible expense items online.
- Flexible Spending Accounts (FSAs) have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year.
 - The run-out period gives you extra time to submit eligible claims incurred during your plan year
 - If your plan has a grace period, you'll have extra days to use your funds
 - You may be able to carry over up to \$500 in unused dollars to the next plan year. Check your plan details to confirm.
- Under some circumstances, you can change your contribution. You just have to have a change in status.*** This may include a change in:
 - Legal marital status
 - Number of tax dependents
 - Employment status
 - Dependent coverage (for example, reached age limit, gain or loss of student status, or marriage)

Questions?

Log in to your PayFlex member website and click **Help & Support**.

*Employers may set a lower limit. Be sure to check your plan details the amount you can contribute.

**You may only be able to use your PayFlex card for certain expense items. Check your plan details to confirm.

***You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details applicable to your plan.

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