

# LIMITED PURPOSE *Flexible Spending Accounts*



## Your Guide to Limited Purpose FSAs

### What is a Limited Purpose Flexible Spending Account?

A Limited Purpose Flexible Spending Account (FSA) is designed to allow Health Savings Account (HSA) participants an opportunity to set aside pre-tax funds to pay for eligible out-of-pocket vision and dental services. By establishing a Limited Purpose FSA, you can save money on taxes by using the account for your dental and vision expenses while preserving your HSA funds for other purposes, including simply saving those funds for the future.

### Who Can Participate

To participate in a Limited Purpose FSA, you must be enrolled in a qualified High Deductible Health Plan (HDHP) as well as an HSA.

### Eligible Expenses

Eligible expenses include vision expenses, such as eye exams, eyeglasses, contact lenses, contact lens solutions and enzymes, and dental expenses, such as dental care and orthodontia expenses, as long as service has been incurred or and eligible item purchased during the period of coverage. These expenses can be incurred for you, your spouse, and eligible dependent(s). When determining your contributions, please remember that your Limited Purpose FSA can only be used for dental and vision expenses.

#### Eligible Dental Expenses

- » Dental Care
- » Examinations
- » Dental implants
- » Bridges
- » Periodontal services
- » Crowns
- » Fillings
- » X-rays
- » Dentures
- » Occlusal guards to prevent teeth grinding
- » Orthodontia *(as services are incurred – not when paid)*

#### Eligible Vision Expenses

- » Examinations
- » Glasses
- » Contacts
- » Saline solution
- » Enzyme Cleaner
- » Laser eye surgery
- » Prescription sunglasses

### How to File a Claim

Complete a Flexible Reimbursement Voucher located on our web site, [www.ffga.com](http://www.ffga.com). Submit completed form with a receipt or an explanation of benefits, showing the date of expense and detailed description, by mail or fax to:

First Financial Administrators, Inc.  
P.O. Box 670329  
Houston, TX 77267-0329  
Fax Number: 1-800-298-7785

*The Flex Debit Card may not be used for Limited Purpose FSA expenses.*

