

# Limited Purpose FSA

Given that individuals are unable to contribute to a HSA while covered by a regular Medical FSA, some employers also provide a Limited Purpose FSA option. The Limited Purpose FSA covers dental and vision expenses only. Given this limited scope, IRS guidelines allow individuals to contribute to a HSA and be covered by a Limited Purpose FSA simultaneously.

If your plan does not currently offer the Limited Purpose option and you would like to start, a plan amendment is required. Please contact your account manager for additional information.

## Election Limit

The annual election limit for Limited Purpose FSA mirrors that of your regular Medical FSA. The maximum amount is stated in your plan document and may not exceed \$3,200.00 (2024 limit). Your plan document may elect to increase automatically every year for cost-of-living increases as determined by the IRS.

## Eligible Expenses

Examples of eligible dental and vision expenses:

- Dental
  - Bridges
  - Crowns (non-cosmetic)
  - Dentures and care products
  - Exams and teeth cleaning
  - Fillings
  - Gum treatment
  - Implants
  - Occlusal guards
  - Oral surgery
  - Orthodontia
  - Root canals
  - X-Rays
  
- Vision
  - Artificial eyes
  - Contact lenses & cleaning solutions
  - Eye examinations
  - Eye surgery
  - Eyeglasses
  - Laser eye surgery/LASIK
  - Prescription sunglasses
  - Seeing eye dog and its upkeep

\*\*Any procedure processed through insurance and applied as a medical expense is ineligible under Limited Purpose FSA.