



## LIMITED-PURPOSE FSA

Don't lose the chance to put up to \$800 back into your pocket this year! Participating in a limited-purpose flexible spending account (FSA) is like receiving a 30% discount from your dental and vision providers.

### HOW IT WORKS:

A limited-purpose FSA is a flexible spending account that allows you to set aside pre-tax dollars for dental and vision expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open a limited-purpose FSA if you are enrolled in a health savings account (HSA).

At the beginning of the plan year, your account is pre-funded and your full contribution is immediately available for use. Your election amount is then deducted from your paychecks in equal installments throughout the year.

### YOUR LIMITED-PURPOSE FSA COVERS THINGS LIKE:

- ✓ Dental and orthodontics
- ✓ Vision care, glasses, and contacts

### WHY SHOULD I ENROLL IN A LIMITED-PURPOSE FSA?

Almost everyone has some level of predictable and nonreimbursable dental and vision needs.

If you are enrolled in an HSA and expect to incur dental and vision expenses this year, you'll want to take advantage of the savings this plan offers. By using your limited-purpose FSA, you will be able to preserve your HSA funds for other purposes, including saving for the future. And just like an HSA, money contributed to a limited-purpose FSA is free from federal and state taxes and remains tax-free when it is spent on eligible expenses.

On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to \$800 per year on dental and vision expenses!



## QUALIFYING EXPENSES

### WHAT QUALIFIES?

Limited-purpose FSA funds can cover costs for:

- ✓ Dental exams, x-rays, fillings, crowns, orthodontia
- ✓ Vision exams, frames, contact lenses, contact lens solution, laser vision correction

*See the full list of eligible expenses in the Clarity Benefits Portal.*

### WHAT DOESN'T QUALIFY?

Certain expenses are not eligible, for instance:

- Expenses incurred in a prior plan year
- Dental products for general health
- Any medical expense



## ONLINE AND MOBILE ACCESS

Get instant access to your account with the **Clarity Benefits Portal** and **Clarity Mobile App**.



Register for the **Clarity Benefits Portal**

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts



Download the **Clarity Mobile App** at the App Store or Google Play

- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts

## HELPFUL HINTS

Your full election amount is available on the first day of the plan year, which means you'll have access to the money you need, when you need it.

- ✓ You can't change your election amount during the plan year, unless you experience a change in status or qualifying event.
- ✓ Save your receipts when you spend your limited-purpose FSA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- ✓ The easiest way to manage your account is online at **portal.claritybenefitsolutions.com** or through the **Clarity Mobile App**.
- ✓ Any unused funds that remain in your account at the end of the year will be forfeited. Plan carefully and use all the money in your limited-purpose FSA by the end of the plan year.
- ✓ You may carry over unused limited-purpose FSA dollars to the next plan year, allowing you to enjoy tax savings without risk.