

# Limited Flexible Spending Account

*What to know and how to use it*



**ProBenefits**  
*The benefit of trust.*

Flexible Spending Accounts (FSAs) are reimbursement accounts that allow you to pay for certain eligible expenses with tax-free dollars. Through pre-tax salary reduction and reimbursement, you convert taxable income into non-taxable benefits. The result is reduced tax withholdings and more take-home pay — and who doesn't want that, right? When you participate in an FSA, you give yourself access to tax savings of approximately 30 percent for all dollars run through the plan.

If you have a Health Savings Account (HSA), due to IRS regulations you can't also have a full Health Flexible Spending Account, but you can contribute to a **Limited Purpose Flexible Spending Account** (Limited FSA) which can be used to pay for eligible unreimbursed dental and vision expenses (not covered or paid by any insurance) incurred by you, your spouse, and your dependents. Some examples of eligible dental expenses include teeth cleanings, dental x-rays, fillings, crowns and orthodontia. Some examples of eligible vision expenses include eye exams, contact lens exams, vision correction surgery, eyeglasses, contact lenses and contact lens care supplies. Please contact us if you have a question about any expense.

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## Important Notes about FSAs

*There are varying FSA plan designs that treat unused funds at the end of the plan year differently. For more information about how your plan treats unused funds, please refer to your Summary Plan Description (SPD).*

*Your FSA annual election cannot change during the plan year except in the event of a recognized Status Change or Qualifying Event.*

*Reimbursement is based on the date of service, not the date of payment. In order for you to be reimbursed from your FSA funds, the date the expense is incurred must be within the current plan year and while you are an active participant in the plan.*

*Prepayments, such as deposits for eye surgery or dental work are not eligible for reimbursement until the service has actually been rendered.*

*Generally, you have 90 days after the end of your plan year or 90 days after your last day of plan participation to file reimbursement claims for eligible expenses; your plan details may vary — see your SPD.*

*Please visit [www.ProBenefits.com](http://www.ProBenefits.com) for more detailed information on the IRS rules governing FSA plans.*