

Pete saves more with two health accounts.  
Using an Optum Bank Limited Purpose Flexible  
Spending Account



Pete wears contacts.  
Now he needs  
new eyeglasses  
and dental surgery.

**What is the advantage of having an Optum Bank® limited-purpose FSA?**

A limited purpose flexible spending account (LPFSA) is like a general purpose flexible spending account (FSA), except that eligible expenses are limited to dental and vision.

By limiting FSA reimbursements to dental and vision care expenses, you (and your eligible dependents) can participate in both a limited purpose FSA and a health savings account (HSA). Participating in both plans allows you to maximize your savings and tax benefits.

**Pete's health accounts work together.**

Pete has an HSA that he uses to plan, save and pay for current and future qualified health care expenses. His employer also offers a limited purpose FSA. Although HSA funds can be used as well, Pete decides to contribute to a limited purpose FSA to cover eligible dental and vision expenses for the year. This allows him to preserve his HSA dollars for future or unforeseen medical expenses.

Pete reviews the list of eligible expenses and determines what he needs to contribute to his limited purpose FSA to cover his family's vision and dental needs. Pete's annual election is deducted before taxes and may be withdrawn throughout the plan year. His full election amount is available for reimbursement at the start of the plan year.

**Pete can save an additional \$941 in taxes.**

Pete estimates that new eyeglasses and dental work will cost about \$2,500. He decides to have this amount deducted from his paycheck over the year, before taxes. With a \$2,500 election to his limited purpose FSA, his tax savings add up. Even if he leaves a few dollars in his account at the end of the year, he may save more in taxes.

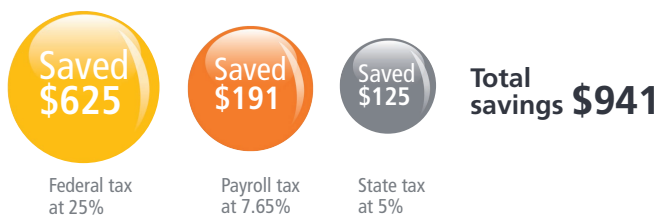


**It's easy to pay for expenses.**

The Optum Bank Mastercard® is fast and convenient.

- Use it at any dental clinic or vision center that accepts Mastercard®.
- No paper claims forms. No out-of-pocket costs. No waiting for reimbursements.
- Card transactions happen in real time.

Or, Pete can pay with cash, a personal check or credit card, and then submit a claim online at [optumbank.com](http://optumbank.com) or on the mobile app. Pete can also ask Optum Bank to deposit reimbursements for claims directly into his savings or checking account.



Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.

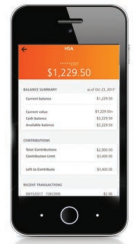
**Here's what you should know about your Optum Bank limited purpose FSA and how it works with your HSA.**

- The total amount you elect to contribute to your limited purpose FSA is available at the start of the plan year. The funds you contribute to your HSA are available as they are deposited.
- Your FSA contribution amount cannot be changed unless there is a change in status. A change in contribution amount to your HSA does not require a status change.
- Unused funds in your limited purpose FSA are forfeited at the end of the plan year, unless a grace period or carryover provision applies. If you leave the company, COBRA may apply. Your HSA funds rollover year after year and are yours to keep, even if you leave the company or retire.

Examples of a limited purpose FSA eligible expenses	What expenses are not covered under a limited purpose FSA?
<ul style="list-style-type: none"> <li>• Visits to the dentist</li> <li>• Co-pays and out of pocket cost for Dental and Vision services</li> <li>• Orthodontia</li> <li>• Eye exams</li> <li>• Contact lenses, equipment and materials</li> <li>• Lasik eye surgery</li> <li>• Cataract surgery</li> <li>• Radial keratotomy</li> <li>• Prescription eyeglasses</li> <li>• Reading glasses</li> <li>• Some transportation and travel expenses for person receiving dental or vision care</li> </ul>	<ul style="list-style-type: none"> <li>• Dental whitening procedures and kits</li> <li>• Insurance premiums</li> <li>• Medical expenses, including deductibles, co-insurance, and co-pays</li> <li>• Alcohol and drug rehab expenses</li> <li>• Prescription medicines</li> <li>• Over-the-counter medicines</li> <li>• Medical equipment</li> <li>• Contraceptives</li> <li>• Cosmetic procedures</li> <li>• Expenses for services incurred after the coverage period ends, except where a grace period or carryover applies</li> <li>• Expenses reimbursed by an insurance or other health plan</li> </ul>

**It's simple for Pete to manage his limited purpose FSA.**

Optum gives Pete the resources he needs to make the most of his health care dollars. He can access his account any time at **optumbank.com** or through the mobile app. He can submit a reimbursement request, upload a receipt, check his balance or get messages. When he has questions, our customer care professionals are available with answers.



Pete is a fictitious individual used to illustrate Optum Bank programs and services.

Limited purpose flexible spending accounts are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and restrictions.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank,® Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earning on account.

This communication is not intended as legal, investment or tax advice. Please contact a competent legal, investment or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.



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