# **Optum** Financial®

# Boost your tax savings – contacts to grins

An LPFSA helps you save even more



A limited purpose flexible savings account (LPFSA) is especially for eligible dental and eye expenses and is designed to pair with a health savings account (HSA).

Check out these highlights:



### Keep even more money in your pocket

Having two accounts allows you to maximize your tax savings by contributing pre-tax funds to both accounts, up to the maximum limits.



#### Preserve your HSA balance

By using your LPFSA for dental and vision, you're able to save your HSA balance. Since your HSA has interest and investment options and is your account to use forever, you can save and grow your money for the future.



#### Stretch your dental and vision savings

Eligible expenses include deductibles, copays, dental, vision, prescriptions, and your family's medical care – regardless of their health care coverage. Additional eligible expenses include:

- Dental visits/treatment
- Teeth cleaning
- Fillings
- · Eye exams

- Contact lenses
- Eyeglasses
- Lasik eye surgery
- · And more

For a full list of qualified medical expenses, visit optumfinancial.com/qualifiedexpenses.



#### Manage your LPFSA on the app

Once you're enrolled, the Optum Financial mobile app makes your account even easier to manage.



#### Ready to enroll?

Enrolling in an LPFSA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up.



Scan the QR code, or go to **optumfinancial.com/qualifiedexpenses**, to see more ways you can save.



## Go to optumfinancial.com to learn more.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

## **Optum**

Health savings accounts (HSAs) are individual accounts offered through ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs. ConnectYourCare, LLC is a subsidiary of Optum Financial, Inc. and a Custodian of Optum Financial HSAs. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account.

Flexible spending accounts (FSAs) ("Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

This communication is not intended as tax or legal advice. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.

© 2022 Optum, Inc. All rights reserved. WF6996442 218372-032022 OHC