# **Optum** Financial<sup>®</sup>

# Boost the 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 **optumbank.com/qualifiedexpenses.** 

#### LPFSA quick guide



#### Manage your LPFSA on the app

Once you're enrolled, the Optum Bank 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 **optumbank.com/qualifiedexpenses**, to see more ways you can save.



# Go to optumbank.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 Optum Bank<sup>®</sup>, Member FDIC. 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. ("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.

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