

"Limited Purpose" Health Care Flexible Spending Account (FSA)

"Limited Purpose" Health Care FSAs are offered for people who enroll in the QHDHP (St. Luke's HealthSave plan) and also enroll in an HSA. "Limited Purpose" refers to the fact that if you enroll in an HSA QHDHP combo, you can't use the funds in your Limited Purpose FSA for medical, prescription drug, or over-the-counter expenses, only dental and vision expenses.

When should I enroll in a Limited Purpose Health Care FSA?

It's a good time to enroll in a Limited Purpose Health Care FSA if you are enrolled in the QHDHP (St. Luke's HealthSave plan) and also enroll in an HSA. "Limited Purpose" refers to the fact that if you enroll in an HSA QHDHP combo, you can't use the funds in your Limited Purpose FSA for medical, prescription drug, or over-the-counter expenses, only dental and vision expenses.