

## "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 idea to have both the HSA and the Limited Purpose Health Care FSA if you anticipate having dental or vision expenses during the year. Why? It's a big advantage to be able to pay for planned expenses, such as orthodontia, contacts and eyeglasses with money that isn't taxed.

If you choose to enroll in both an HSA and a Limited Purpose FSA, you will have two different accounts with two different administrators. HealthEquity will manage the HSA and Pinnacle Pension Services will manage the Limited Purpose FSA.

For more information about the Limited Purpose Health Care FSA, refer to the 2015/2016 Benefits Highlights booklet or contact Pinnacle Pension Services at (208) 433-0030. If you would like to meet with a Pinnacle representative in person, please plan to attend one of the Benefits Fairs or Question & Answer Sessions.

### **Main Differences between an HSA and the Limited Purpose FSA**

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