

HSA + FSA

TWO PLANS THAT WORK GREAT TOGETHER

If you have a Health Savings Account (HSA), your Flexible Spending Account (FSA) is limited to dental and vision expenses only, according to IRS regulations. We call that a Limited Purpose FSA, or LPFSA. So how do these two work together?

PAYMENT CARD



You'll receive one card to access both your HSA and LPFSA.



Your card is smart. At dental or vision merchants, like dentists and eye doctors, your card will automatically pull funds from your **LPFSA**.

All other card charges at locations not categorized as a dental or vision merchant will pull funds from your **HSA**.

REIMBURSEMENT REQUESTS



If you choose not to use your card, submit a claim online or on the mobile app.



Service types that are entered as dental or vision will pull from your **LPFSA**.

All other qualified expenses will pull funds from your **HSA**.



SUBMITTING RECEIPTS IS AS EASY AS 1, 2, 3

Documentation will always be required for LPFSA reimbursement requests, and will sometimes be required for LPFSA card charges.

1. Check online or the on the mobile app to see if documentation is required.
2. Ensure your receipt has all 5 information requirements (patient name; item description; date of expense; provider name; amount)
3. Upload your documentation online or on the mobile app.

SMART TIP! Always **snap** a picture of your receipt with your smart phone in case it is needed later!

