



FSA benefit options for HSA Participants

A **Limited-Purpose Flexible Spending Account (FSA)** is a savings option for employees who are enrolled in a Health Savings Account (HSA). The Limited-Purpose FSA works like a general-purpose (or full coverage) FSA: Participants use pre-tax dollars to pay for qualified healthcare expenses incurred during the Plan Year, but is *limited* to only vision and dental expenses.

When you (or your spouse) enroll in an HSA Plan, you may no longer participate in a full coverage Healthcare FSA. Instead, you are eligible for a Limited-Purpose Healthcare FSA through your employer-sponsored FSA Plan. *Note: Participation in an HSA Plan has no bearing on participation in the Dependent Care FSA.*

Benefits of a Limited-Purpose FSA

A Limited-Purpose FSA allows you to continue to contribute to an HSA while also contributing to an FSA for vision and dental expenses. This additional pre-tax deduction helps you maximize your tax savings beyond the HSA Plan alone.

What expenses can be reimbursed under a Limited-Purpose FSA?

- **Dental expenses:**
 - Braces and orthodontia
 - Cleanings
 - Crowns
 - Fillings
 - Dentures
 - Co-payments and deductibles
- **Vision expenses:**
 - Eye exams
 - Prescription eyeglasses/contacts
 - Contact lens solution
 - Prescription drugs/medications
 - Laser eye surgery; LASIK
 - Co-payments and deductibles

Participation is Easy!

Similar to a Full FSA, the first step is to determine your annual election amount to the Limited FSA for the Plan Year based on your total eligible costs ([enroll online with FlexSystem](#)). Your annual contribution will be deducted **pre-tax** from your paycheck in equal amounts throughout the Plan Year, but the total election amount is 100% available to you on the first day of the Plan Year. As you incur eligible expenses, simply submit a Request for Reimbursement form to FlexSystem ([via MyTASC online](#)) -- or swipe your **TASC Card** ([mailed to you upon Plan enrollment](#)) at the point of purchase for a most convenient method of accessing your FSA dollars! **The TASC Card may only be used for eligible vision/dental expenses.**

Savings Examples

HSA with Limited FSA:

Jane elects to participate in the Health Savings Account this Plan Year. She anticipates \$500 in medical and vision expenses for the year, of which \$200 is for new contacts. She must enroll in the Limited Scope Healthcare FSA to be reimbursed for her contacts. The \$300 balance can be reimbursed through her Health Savings Account.

FSA Only:

John elects to participate in the traditional health plan for the Plan Year. He anticipates \$1,000 in medical, dental, and vision expenses for the year. He can enroll in the full coverage Healthcare FSA.

