

Limited Purpose Flexible Spending Accounts

What is a Limited Purpose FSA?

A Limited Purpose Flexible Spending Account (LPFSA) is an employer sponsored account that can be used to pay eligible dental and vision expenses.

Contribute pre-tax funds

Spend funds

Which expenses are eligible?

Use your Limited Purpose FSA to pay for qualified dental and vision expenses like:

Dental:

- Braces
- Dental services
- Dentures and bridges
- Diagnostic services
- Fillings
- Oral pain products
- Teeth cleaning
- X-ray fees (dental)
- Office visits

Vision:

- Contact lenses (when prescribed) and solution
- Exe Exams
- Eyeglasses (with a prescription)
- Sunglasses (Prescription)
- Laser eye surgery
- Office visits



2026 Contribution Limit

$3,400

Have an HSA?

Your Health Savings Account (HSA) is a powerful tool that can help you plan for medical expenses today, tomorrow and into retirement.

Choosing a Limited Purpose FSA may enable you to let the funds in your HSA grow, while still using tax-free dollars to pay for eligible dental and vision expenses incurred while you're participating in the plan.[1]

[1]The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

The funds in your Limited Purpose FSA are use-it-or-lose-it, so it's important to accurately estimate your upcoming expenses.

Remember, you must spend the entire balance for the plan year. You'll choose your contribution amount when you enroll during your employer's open enrollment period.

Keep in mind that some plans offer a Grace Period, which allows for extra time to incur new claims against your remaining balance. Additionally, some plans have a Rollover option. With this feature, a remaining balance up to a defined threshold will roll to the new plan year automatically. Contact your employer if you have questions about your plan.

How to use a Limited Purpose FSA

Before Open Enrollment

Before your employer's open enrollment period, take time to accurately estimate your upcoming expenses. Use that estimate to identify a contribution amount.

During the plan year

During the plan year, you'll be able to quickly and easily make payments for eligible expenses using pre-tax dollars.

The entire contribution amount will be **available for you to spend right away**. Yet you'll fund the account with equal, pre-tax deductions throughout the year—one from each paycheck.

You'll use just one prepaid benefit card to pay, whether you have one Voya Financial flexible spending account or multiple accounts. **Receipts are required**, and you'll be able to submit them using the online portal or mobile app.

If you forget or are unable to use the benefit card, don't worry; you can still get reimbursed. Simply **use the app or online portal** to request a direct deposit to your account.

At the end of the plan year

At the end of the plan year, you'll review your actual expenses and re-enroll.

Use the mobile app or online portal to monitor your account and ensure you're on track to **spend all of your funds**.

Then, consider whether you spent more or less than your total contribution amount. Was your contribution too small? Or too much?

Use that information to **update your annual contribution** as you re-enroll, during your employer's next open enrollment period.

To do:

- ☑ Estimate upcoming dental and vision expenses
- ☑ Identify an annual contribution amount
- ☑ Enroll in your plan

- ☑ Make pre-tax contributions
- ☑ Pay for eligible expenses
- ☑ Submit receipts
- ☑ Get reimbursed

- ☑ Make sure you've spent your balance
- ☑ Review your estimated vs. actual amounts
- ☑ Re-enroll

Less hassle, more flexibility

When you choose a flexible spending account from Voya Financial, you get access to tools that help to streamline your account management.



Prepaid debit card
Spend pre-tax dollars on eligible expenses using just one card. If you have more than one type of FSA, smart card technology is coded into your card, so it can automatically pull funds from the proper account.



Convenient mobile app
Capture receipts, reimburse yourself for out-of-pocket expenses, view your account balance, complete transactions and more, all on the go with your mobile device.



Secure online portal
Complete the same tasks you can with the app—plus file claims, get email notifications and more through a secure consumer portal.

Flexible Spending Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC).

This highlights some of the benefits of a Flexible Spending Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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