Optum Financial®

Quick guide: LPFSA

Boost your tax savings

An LPFSA (limited purpose flexible savings account) is designed to pair with an HSA (health savings account). You can use LPFSA funds on eligible dental and vision expenses, and let more of your HSA money grow.

Keep even more money in your pocket

Having 2 accounts allows you to maximize your tax savings by contributing pretax funds to both accounts, up to the maximum limits. The money you put in your LPFSA is deducted from your paycheck before taxes and reduces your taxable income.

Preserve your HSA balance

By using your LPFSA for dental and vision, you're able to save your HSA balance. Since your HSA has interest and investment options and is your account forever, you can save and grow your money for the future.

Stretch your dental and vision savings

Your LPFSA covers most dental and vision expenses for you and your family, regardless of their health coverage. Additional eligible expenses include:

- Dental visits/treatment
- Teeth cleaning
- Fillings
- And more

- Eye exams
- Contact lenses
- Eyeglasses
- Lasik eye surgery
- And more

Take charge of your savings

You decide how much to put in your LPFSA. That amount is added as a lump sum on the first day of the plan year. Spending your LPFSA dollars at dental and vision clinics is easy with your Optum payment card.

Keep in mind, LPFSAs generally don't allow you to use your funds after a specified date. Check your plan documents to see what your LPFSA allows.

Ready to enroll?

Enrolling in an LPFSA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

Scan the QR code, or go to **optum.com/FSAIntro** to see how you can save.

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