



FLEXIBLE SPENDING ACCOUNT

Limited Purpose FSA



How does a Limited Purpose FSA work?

A Limited Purpose Flexible Spending Account (FSA) allows you to set aside pre-tax dollars for dental and vision expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open a Limited Purpose FSA if you are enrolled in a health savings account (HSA).

You choose an annual election **up to \$3,200 in 2027**. At the beginning of the plan year, your account is pre-funded and your full contribution is immediately available. Your contribution is then deducted from your paychecks in equal amounts throughout the year.

Why should I enroll in a Limited Purpose FSA?

Almost everyone has some level of predictable and non-reimbursable dental and vision needs. If you're enrolled in an HSA and expect to incur dental and vision expenses that won't be reimbursed by another plan, you'll want to take advantage of the savings a Limited Purpose FSA offers.

By using your Limited Purpose FSA, you'll be able to preserve your HSA funds for other purposes, including saving for the future. And just like an HSA, money contributed to a Limited Purpose FSA is free from federal and state taxes and remains tax free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving on dental and vision expenses

Mobile and online access

NueSynergy makes it easy to access and manage your Limited Purpose FSA information.

- **NueSynergy smart mobile app:** Our smart mobile app provides real-time, secure benefit account access anywhere at any time. You can even shop for providers and pharmacies based on cost, quality and location.
- **NueSynergy member portal:** Log in to our website, www.NueSynergy.com, as a member and you'll have a wide variety of tools and resources available to you.

How do I use my Limited Purpose FSA to pay for eligible expenses?

You can use the NueSynergy smart debit card we'll provide to pay for eligible Limited Purpose expenses. Or you can pay with your personal funds and submit a claim for reimbursement.

Simple to use and easy to save

A Limited Purpose FSA is easy to use and simple to understand. Here are some helpful hints to know before you take advantage of your tax savings:

- Your full election amount is available on the first day of the plan year, which means you'll have access to the money you need, when you need it.
- Save your receipts when you spend your Limited Purpose FSA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- The easiest way to manage your account is online at www.NueSynergy.com or through the NueSynergy smart mobile app.
- You cannot change your election amount during the plan year, unless you experience a change in status or qualifying event (like a marriage, divorce, etc.).
- Any unused funds that remain in your account at the end of the year will be forfeited. Plan carefully and use all the money in your Limited Purpose FSA by the end of the plan year.*

** Depending on your employer's plan, you may be able to carry over up to \$610 of unused Limited Purpose FSA dollars to the next plan year, allowing you to enjoy tax savings without risk.*

More information about eligible expenses

Typical qualifying expenses for a Limited Purpose FSA include:

- **Dental** – dental exams, x-rays, fillings, crowns, and orthodontia.
- **Vision** – vision exams, frames, contact lenses, contact lens solution, and laser vision correction.

A comprehensive list of eligible expenses can be found by visiting www.NueSynergy.com.