



Limited Expense Health Care

Flexible Spending Account with Carryover



If you're enrolled in a qualified high-deductible health plan and have a Health Savings Account (HSA), you can maximize your savings with a **Limited Expense Health Care FSA (LEX HCFSA)** under the Federal Flexible Spending Account Program (FSAFEDS). This pre-tax benefit account can be used specifically for your eligible out-of-pocket dental and vision expenses.

Why You Need It

- Save up to 30%[†] on eligible out-of-pocket dental and vision expenses
- Maximize your tax savings with both an HSA and a LEX HCFSA
- Eligible employees can carry over up to \$500 to the following plan year—there's virtually no risk of losing your hard-earned money if you re-enroll the following year

How It Works

Simply decide how much to contribute to your LEX HCFSA account to pay for your eligible dental and vision expenses, and funds are withdrawn from your paycheck for deposit into your account before taxes are deducted.

Your total annual election amount is available on day one of the plan year. The FSAFEDS LEX HCFSA lets eligible employees carry over up to \$500 in account balances from one plan year to the next if you re-enroll during Federal Benefits Open Season. With far less "use or lose" risk, there's no reason not to take advantage of the tax savings every year.

You can save
\$810*
every year!

See the estimated tax savings 

*Based on the maximum election amount and 30% average in tax savings.

† Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

How You Manage It

With a variety of payment and reimbursement options, your LEX HCFSAs are easy to use. It can be used to pay for numerous eligible dental and vision expenses for you, your spouse, and eligible dependents. Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the FSAFEDS app.

How Much You Can Contribute to It

You can contribute a minimum of \$100 or up to a maximum of \$2,700 to your LEX HCFSAs.

How You Get It

Ready to save? Sign up for a LEX HCFSAs during Federal Benefits Open Season, November 12, 2018 through December 10, 2018 (ET).



Savings Example

With an HSA Alone		With an HSA and a LEX HCFSAs	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Annual family coverage HSA contribution	- \$7,000	Maximum annual LEX HCFSAs contribution	- \$2,700
Adjusted Gross Pay	= \$53,000	Maximum annual family coverage HSA contribution	-\$7,000
Estimated tax rate (30%)	- \$15,900	Adjusted gross pay	= \$50,300
Estimated annual dental/vision care expenses	-\$2,700	Estimated tax rate (30%)	-\$15,090
Final take-home pay	= \$34,400	Final take-home pay	= \$35,210
<small>All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, health care expenses and tax savings may be different.</small>		Take home this much more	
		\$810	

Learn more at

www.FSAFEDS.com



Or call

877-FSAFEDS (372-3337)

