



Bright idea.

Limited Expense Health Care FSA 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). With this pre-tax benefit account, you can take advantage of the long-term savings power of an HSA and use a Limited Expense Health Care FSA specifically for your eligible out-of-pocket dental and vision expenses.

WHY YOU NEED IT

- Maximize your tax savings with both an HSA and a Limited Expense Health Care FSA
- 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
- Save an average of 30% on eligible out-of-pocket dental and vision expenses

HOW IT WORKS

Simply decide how much to contribute to your FSAFEDS account to pay for your eligible dental and vision expenses, and funds are withdrawn from your paycheck for deposit into your account before taxes are deducted.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 Limited Expense Health Care FSA lets eligible employees carry over up to \$500 in account balances from one plan year to the next if you re-enroll during 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
\$780*
every year!



See the estimated tax savings 

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





Limited Expense HCFSAs with Carryover

HOW YOU USE IT

With a variety of payment and reimbursement options, your Limited Expense Health Care FSA is easy to use. Your account can be used to pay for numerous eligible dental and vision products and services for you, your spouse, and eligible dependents.

HOW YOU MANAGE IT

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 \$2,600 to your Limited Expense Health Care FSA.

HOW YOU GET IT

Ready to save? Sign up for a Limited Expense Health Care FSA during your Open Season period.



Learn more at

fsafeds.com



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	- \$6,750	Maximum annual LEX HCFSAs contribution	- \$2,600
Adjusted Gross Pay	= \$53,250	Maximum annual family coverage HSA contribution	-\$6,750
Estimated tax rate (30%)	- \$15,975	Adjusted gross pay	= \$50,650
Estimated annual dental/vision care expenses	-\$2,600	Estimated tax rate (30%)	-\$15,195
Final take-home pay	= 34,675	Final take-home pay	= \$35,455
All figures in this table are estimates and based on an annual salary of of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, health care expenses and tax savings may be different.		Take home this much more	
		\$780	



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