




Why should you enroll in a HSA – Compatible Limited Health Care Flexible Spending Account?

A Limited Health Care FSA...

-  Lets you use pre-tax dollars to pay for eligible dental, vision and preventive care expenses not covered by your insurance
-  Can save you income tax dollars
-  Allows you to contribute to a Health Savings Account (HSA) and a Health Care FSA Account.

What is a HSA-Compatible Limited Health Care FSA Plan?

A **Limited Expense Health Care Flexible Spending Account** is a new money-saving option for employees and is designed to compliment a Health Savings Account (HSA) . A Limited Health Care FSA plan limits eligible expenses for dental, vision and preventive care expenses not covered by the insurance company. Eligible expenses include dental cleanings, fillings, crowns and orthodontics, eyeglasses, vision correction procedures and any eligible dental, or vision over-the-counter medicine or preventive care items.

At the time of enrollment, you determine the amount you would like to contribute to your Health Care FSA account for the coming year. That amount is divided equally by the number of pay periods remaining in the plan year and deducted from your paycheck every pay period.

This election cannot be revoked or modified until the next plan year, except under limited circumstances, such as qualified status and event changes. For more details, please see your plan document.

What are considered eligible health care expenses that can be reimbursed from a HSA-Compatible Limited Health Care FSA Account?

The Internal Revenue Service (IRS) issues guidelines on eligible health care expenses for Limited Health Care FSA which include dental care and orthodontia, such as fillings, X-rays, braces, caps and mouth guards; vision care including eyeglasses, contact lens solution and supplies and LASIK eye surgery; prescriptions and prescribed over-the-counter medicine only for dental and vision.

Please refer to the **Limited Health Care FSA Eligible and Ineligible Health Care Expenses Guide** at www.proviewbenefits.com/forms for additional information.

(1) Over-the-counter medicines purchased on or after January 1, 2011 will require a written prescription from your physician to be eligible for reimbursement from your Limited Health Care FSA account. Please refer to the HSA-Compatible Limited Health Care FSA **Over-The-Counter Medicine Guide** at www.proviewbenefits.com/forms for additional information.