

PAYFLEX[®]

Save money when paying dental and vision costs

PayFlex[®] limited purpose flexible spending account (LPFSA)

Want to reduce your taxable income and increase your take-home pay? Enroll in an LPFSA or "LP-FLEX" and start saving money on dental and vision expenses for you, your spouse and your tax dependents.

Great reasons to enroll in an LPFSA

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,650**.
- Your full contribution is available at the start of the plan year.
- It works great with a health savings account (HSA), as it can help save your HSA dollars for future expenses.
- Eligible expenses may include:
 - Dental and orthodontia care, like fillings, X-rays and braces
 - Vision care, including eyeglasses, contact lenses and LASIK eye surgery

Important note: An LPFSA has two phases - pre-deductible and post-deductible. This means that before you meet your health plan deductible, funds are used for vision and dental expenses. Then, once you meet your health plan deductible, you can use funds to pay for all eligible health care expenses. When you submit a claim, you'll need to include an Explanation of Benefits (EOB) showing that you met your deductible. Please confirm your plan details with your employer.

Pay the PayFlex way

PayFlex makes it easy to pay for your eligible expenses.

- **Use the PayFlex Card[®], your account debit card:** When you use the PayFlex debit card for an eligible health care expense, your expense is automatically paid from your account. But be sure to wait until your insurance plan processes your claim and sends you an EOB. If you're in the DHMO plan, you may receive an itemized statement showing the amount you owe.



Pay the PayFlex way (continued)

- **Pay yourself back:** Pay for eligible expenses with cash, check or your personal credit card. Then submit a claim to PayFlex to pay yourself back. You can even have your payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature to pay your provider directly from your account.

Keep it simple with the PayFlex Mobile[®] app

- Manage your account
- View important account alerts
- Snap a photo of your documents and submit claims



Keep these things in mind

- View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.
- Flexible spending accounts (FSAs) have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year.
 - You must submit your claims by the end of your run out period. Your run out period ends on April 30. This gives you another 120 days after the end of your plan year to submit claims.
 - If you're enrolled in a Limited Purpose FSA, you can carry over up to \$500 in unused funds to the next plan year.
- You can update your contribution if you have a change in status.** For example:
 - Legal marital status
 - Number of tax dependents
 - Employment status
 - Dependent coverage (for example, reached age limit, gain or loss of student status, or marriage)

Quick tip:
When using your funds, don't forget to save your itemized statements and detailed receipts.

**You must apply for a change in your election through your employer. You must submit your request generally within 30 days of your status change date. See your employer's Summary Plan Description for specific details applicable to your plan.

Questions?

Visit pebc.payflex.com or call us directly at **1-877-644-5124**.

We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT,
and Saturday, 9 a.m. – 2 p.m. CT.

PayFlex Systems USA, Inc.

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