



WHAT IS A LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT?



If you have a high-deductible health plan (HDHP) and a Health Savings Account (HSA), you can experience greater tax savings by establishing a **Limited Purpose FSA** to pay for dental and vision care expenses.

PAY LESS IN TAXES

Jane estimates she will spend \$5,000 on braces next year. Since the maximum contribution to her HSA is \$4,300, she sets aside another \$700 in a **Limited Purpose FSA** for a total of \$5,000.*

HOW DOES IT WORK?

- Insurance may not cover all costs. Use money in your Limited Purpose FSA to pay for out-of-pocket dental and vision expenses such as eyeglasses, contacts, Lasik eye surgery, braces, dentures, fillings and routine exams.
- Once you enroll and set an annual election amount, that pre-tax amount will be automatically deducted from your paycheck in equal increments throughout the year.
- The entire election amount is available to you at the start of the Plan Year.
- When you are ready to use the money in your Limited Purpose FSA for any eligible expense, you can use your **Surency Benefits Card** or pay upfront and file a claim. Make sure to keep your receipts, as claims must be substantiated based on IRS rules.



Common Limited Purpose FSA Eligible Expenses

- Braces
- Dental Cleaning
- Dental Procedures
- Contacts
- Glasses
- Prescription Sunglasses
- Lasik
- Eye Exams
- Eye Surgery

Visit [Surency.com/Eligible](https://www.surency.com/Eligible) to view our interactive list of eligible expenses for each plan!

2026 MAXIMUM CONTRIBUTION LIMIT
\$3,400

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HSA maximum contribution is based on 2025 maximum contribution limits. Election amount may not exceed your plan's cap or the maximum contribution amount allowed by the IRS, whichever is less. Savings amount in the example are provided by Surency for illustrative purposes only. You may save more or less based on your own tax situation. Some states do not recognize these tax exclusions for this program. No part of this document is tax, financial or legal advice. You should consult your own legal and tax advisors regarding your personal situation and whether this is the right program for you.

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