



HEALTH SAVINGS ACCOUNT (HSA) & LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Use pretax funds for health care expenses

Take home more from your paycheck by putting pretax earnings into an HSA. Then, get even more by adding an LPFSA to pay for dental and vision care.

Learn about your HSA

- Contribute* pretax and post-tax dollars.
- Contribute up to \$4,150*/individual or \$8,300*/family (pretax) annually.
- Age 55+ primary members can save another \$1,000/year for total of \$5,150 or \$9,300, respectively.*
- Unused funds roll over from year to year.
- Take it with you, even if you switch employers, change health plans, or retire.
- If you have another HSA, you can transfer the balance to your new Inspira HSA.
- Your money can earn interest — and you can enjoy investment options.
- Earnings inside your HSA grow tax-free, including interest and investment gains.
- Extra savings on eligible over-the-counter health care items in store and online, with select retailers.

Eligible expenses include:



Deductibles,
copays, and
coinsurance



Eligible
prescriptions



Vision care,
including
LASIK eye
surgery



Dental care,
including
orthodontia



Add savings with an LPFSA

- Preserve your HSA dollars by using an LPFSA for yearly dental/vision expenses.
- Contribute up to \$3,200** in pre-tax dollars from your paycheck.
- Your full election is available at the start of the plan year.
- Use your LPFSA funds by the end of the plan year, or you may lose them.

Eligible expenses include:



Dental and orthodontia care, such as fillings, x-rays, and braces



Vision care, including eyeglasses, contact lenses, and LASIK surgery

Important note: Some plans are designed with pre- and post-deductible phases. This means that before you meet your health plan deductible, funds can only be used for vision and dental expenses. Once you verify you have met your deductible, you may use your card to spend down your remaining LPFSA balance for all eligible health care expenses. Check your plan details to confirm.

Easy account management with the Inspira Mobile™ app

- Check your balance and get alerts.
- Make payments, withdrawals, and deposits (HSA).
- Snap a photo of your receipts (LPFSA).
- Review Inspira Card™ transactions.
- Access a list of common eligible expense items.

Key LPFSA tip

Save your receipts and explanation of benefits, in case you need to submit documentation for a purchase.

Choose your payment method

→ Use the Inspira Card

Your expense is automatically paid from your account.

→ Pay yourself back

Pay for eligible expenses with cash, a check, or your personal credit card then pay yourself back from your account.

→ Use the Inspira Mobile™ app

For an HSA, you can pay yourself back using the app or the website. For an LPFSA, you can submit a claim through the app or website or fax/mail the claim.

⇒ Expand how you save for health care expenses

For more information visit inspirafinancial.com or scan the QR code.



*Annual contribution amounts include all contributions made to an HSA. If you have an HSA somewhere else, you can transfer that HSA balance (which will not count toward the HSA contribution maximum) to your new HSA. And you can make a one-time, tax-free transfer from an individual retirement account (that amount will count toward your maximum). And if you're age 55 or older, you can contribute up to another \$1,000 annually.

**The maximum contribution limits are subject to change annually. Employer plans may differ. See your employer's Summary Plan Description for specific details about your plan.

Inspira Financial Health, Inc. does not provide legal, tax, or financial advice. Please contact a professional for advice on eligibility, tax treatment, and other restrictions. Inspira and Inspira Financial are trademarks of Inspira Financial Trust, LLC.

This material is for informational purposes only. It is not an offer of coverage and it does not constitute a contract. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.