THE HARRISON GROUP, INC.

YOUR GUIDE TO LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNTS

WHAT IS AN FSA??

Did you know that Flexible Spending Accounts (FSAs) are designed to help people save on their taxes while setting aside money for necessary expenses.

Limited Purpose FSA

allows reimbursement of qualifying vision and dental expenses.

With your FSA, you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your claims history, and submit requests for reimbursements.

Using a **Flexible Spending Account** (FSA) is a great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket expenses. That means you can enjoy tax savings and increased take-home pay -- all with the convenience of our HG Advantage Card.

With an FSA, you elect to have your annual contribution deducted from your paycheck each pay period in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

IS AN FSA RIGHT FOR ME??

A LIMITED PURPOSE FSA

COULD SAVE YOU MONEY IF YOU OR YOUR FAMILY MEMBERS:

- have out-of-pocket expenses like co-pays, coinsurance, or deductibles for dental or vision plans
- wear glasses or contact lenses, or are planning lasik surgery
- need orthodontia care for yourself or your children, such as braces, or have dental expenses not covered by insurance

LIMITED PURPOSE FSA
2026 PLAN YEAR IRS LIMIT = $3,400
**Employer determines employee maximum annual contribution limit.*

PAIRING YOUR LPFSA WITH A HEALTH SAVINGS ACCOUNT

Using a Limited Purpose FSA (LPFSA), alongside a Health Savings Account (HSA) is an innovative way to increase your tax benefits and keep more of your money.

You can use your Limited Purpose FSA pre-tax dollars for qualified vision and dental expenses, while utilizing your HSA for medical expenses

PLANNING AHEAD

Before you enroll, you must first decide how much you want to contribute to your account. This amount is called your ANNUAL ELECTION AMOUNT. You will want to spend some time estimating your anticipated eligible vision and dental expenses for your plan year. We offer a handy FSA Tax Savings Calculator on our website in our Resource Library.

QUESTIONS?

Our account managers are available to answer any questions you may have throughout the year. We strive to deliver flawless customer service to make your life easier. Whether you utilize our website, participant portal, mobile app, or call and email us, we will answer your questions promptly and with our best customer care.

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