



# Your Limited Flexible Spending Account

A Limited Flexible Spending Account (LFSA) is a tax savings benefit plan authorized by the IRS (Section 125), that is offered only in conjunction with a high deductible consumer-directed health plan and health savings account (HSA). You can elect to have money deducted from your paycheck on a pre-tax basis and deposited into an LFSA.

## The funds in your LFSA can be used as follows:

- Before you have met your deductible, to cover dental, orthodontic and vision expenses, such as:
  - Charges for dental visits
  - Contact lenses
  - Eye glasses
  - Eye exams

## What expenses are not eligible for reimbursement?

- Cosmetic procedures
- Dental bleaching
- Holistic treatments

## Why it's helpful to enroll in an LFSA.

- Reduces your taxable income
- Increases your take-home pay
- Allows you to pay for out-of-pocket dental and vision expenses with pre-tax dollars before your annual deductible is met.

## What is the “Use or Lose” Requirement?

All money contributed to a health LFSA must be used to reimburse expenses incurred during the same plan year. Money does not roll over from plan year to plan year.

Your LFSA election is made during open enrollment; a new enrollment election must be made every year.

## Accessing your LFSA.

- Once your medical claim is processed, you will receive an Explanation of Benefits, or EOB
- Submit the Request for Reimbursement to Meritain Health using a flexible spending account claim form accompanied by an EOB
- The entire amount of your annual election is available at the beginning of the plan year

## What you need to know about your eligible expenses.

You can use your LFSA dollars to help you cover eligible dental and vision expenses\*.

*\*Remember: LFSA dollars are available for vision and dental expenses only, until your annual deductible is met. For example: Contact lenses, dental treatments (except bleaching), eye exams, eye glasses and vision services.*

### You are required to substantiate:

- All dental and vision claims
- All one-time high-dollar pharmacy purchases

If you forget to provide receipts as substantiation, you will receive a notification from Meritain Health in the mail.

## Important information about orthodontia claim submission and your LFSA.

A copy of the orthodontia contract and payment plan must be submitted to the Flex Department before any requests for reimbursement can be processed.

If you are an LFSA participant with dental insurance (including an orthodontia benefit), claims must first be considered through your dental insurance, and then submitted for reimbursement with your LFSA dollars.

Monthly orthodontic charges may not be submitted prior to being incurred. For example: A patient has contracted to pay \$100 each month for orthodontic adjustments. He or she may submit a claim for \$100 each month, as the services are rendered.

Down payments on total charges, requested by the orthodontia provider, may be submitted for reimbursement under the dental plan and then the LFSA.

**With questions, contact Meritain Health Customer Service using the phone number printed on your Member ID Card.**