ThrivePass
www.thrivepass.com

LPFSA FAQ for Employees

A Limited Purpose FSA (LPFSA) can help you save! Participating in an LPFSA is like getting about a 30% discount on dental and vision services.

How does an LPFSA work?

An LPFSA is a flexible spending account that lets you set aside pre-tax dollars for dental and vision expenses for you and your dependents, even if they aren't covered under your primary health plan. You can open an LPFSA if you're enrolled in a Health Savings Account (HSA). For the 2027 plan year, you choose an annual election amount up to **$3,500**. At the start of the plan year, your account is pre-funded, and the full contribution is available for use immediately. Your election amount is then deducted from your paychecks in equal installments throughout the year.

Why should I enroll in an LPFSA?

Almost everyone has predictable, non-reimbursable dental and vision needs. If you're enrolled in an HSA and expect to incur these expenses, an LPFSA is a great way to save. By using your LPFSA, you can preserve your HSA funds for other purposes, like saving for the future. Like an HSA, LPFSA contributions are free from federal and state taxes and remain tax-free when used for eligible expenses. On average, participants save about 30% on their annual contributions.

How do I use my LPFSA to pay for dental and vision expenses?

You can use your ThrivePass debit card to pay providers for eligible dental and vision expenses, or pay with personal funds and submit a claim for reimbursement.

What qualifies?

LPFSA funds can cover costs for:

- Dental exams, x-rays, fillings, crowns, orthodontia
- Vision exams, frames, contact lenses, contact lens solution, laser vision correction

For more information, please call
+1-866-855-2844

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What does not qualify?

Certain expenses are not eligible, including:

- Expenses incurred in a prior plan year
- Dental products for general health
- Any medical expense

Online & mobile access

Get instant access to your account with the ThrivePass Portal and:

- Check your account balance and transaction history.
- Upload and securely store receipts.
- View important alerts and communications.
- Sign up for convenient text message alerts and direct deposit.
- Download the ThrivePass Pre-Tax App on the App Store or Google Play.

Helpful hints

- Your full election amount is available on the first day of the plan year, giving you immediate access to the funds you need.
- You cannot change your election amount during the plan year unless you experience a qualifying event.
- Save receipts for your LPFSA spending, as you may need them for verification or reimbursement.
- Manage your account easily online at **ThrivePass Pre-Tax Accounts**.
- If your plan allows, you may carry over up to **$700** of unused LPFSA funds from the 2027 plan year into 2028. Unused funds over $700 are forfeited at the end of the plan year, so plan carefully to use your LPFSA dollars.

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