



www.taxesaverplan.com

Phone: 800-328-4337

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNTS

What is a Limited Purpose FSA?

A Limited Purpose FSA is offered when a Health Savings Account (HSA) is elected. The Limited FSA can only reimburse out of pocket dental and vision and some preventive expenses incurred during the plan year.

How does it work?

The Limited Purpose FSA works like a traditional FSA. Expenses must be incurred before they can be reimbursed and you may use your FSA Debit Card (if you have this option available to you) to pay for the out of pocket expenses eligible under the Limited Purpose FSA. As always, receipts may be requested after the card is used to substantiate the expense as eligible under the Limited Purpose FSA plan.

You are not required to use the FSA Debit Card to pay for the Limited Purpose FSA out of pocket expenses. You may submit a claim for reimbursement.

Generally, over-the-counter items and prescriptions are not considered eligible expenses under a Limited Purpose FSA. However, an over-the counter item or prescription directly related to a dental or vision expenses would be covered under the Limited Purpose FSA. FSA Debit Card use is restricted to dental and vision providers only, so it would be necessary to file a claim with TaxSaver Plan to obtain reimbursement for a dental or vision related over-the-counter or prescription expense.

What is considered "preventive care"?

Services for preventive care is limited to diagnostic procedures and services or treatments taken to prevent the onset of a disease or condition that is imminently possible. Preventive care does not include services or treatments that treat an existing condition. A diagnosis or letter of medical necessity may be required to consider claim reimbursement.

Some Examples:

- Periodic health evaluations, including tests and diagnostic procedures ordered in connection with routine exams
- Routine prenatal and well-child care
- Child and adult immunizations
- Tobacco cessation programs
- Obesity weight-loss programs
- Screening services

Do I have to notify TaxSaver Plan that I am enrolled in the Limited Purpose FSA Plan?

No, your Employer will notify TaxSaver Plan of your election upon enrollment in the Plan.

Do I need to use a special claim form to participate in the Limited Purpose FSA?

No, you do not. You may obtain a Flexible Spending Account Claim Form from TaxSaver Plan's website at www.taxesaverplan.com or submit claims through TaxSaver Plan's online claim submission option.

Additional Helpful Information:

- 1) Remember that a receipt is defined as an itemized statement from a third party provider, including an EOB from an insurance company. Cancelled checks, credit card slips or any other form of self-substantiated receipt is not acceptable and will be returned to the participant for more information. The receipt requirement is mandated by the IRS.
- 2) You may submit expenses via mail, fax, email or online or via Mobile App. If you submit your claims via mail, please do not send us the originals.
- 3) All claims are scanned and maintained electronically. Please do not highlight documentation submitted. This distorts the image and often requires us to return the receipt for a clearer copy.
- 4) Services that have not been incurred cannot be reimbursed under the Plan regulations. Please do not submit expenses for reimbursement that have been prepaid. For clarification on orthodontia fees, please contact TaxSaver Plan's office at 800-328-4337 for reimbursement options.
- 5) Please visit our website at www.taxesaverplan.com to view Account Balance Information. The Account Balance Information pages give you complete account information online, including access to view your claims submitted.
- 6) Claims should be mailed to:
TaxSaver Plan
PO Box 609002
Dallas, TX 75360

Claims may be faxed to: 214-528-8122
Emailed to: claims@taxesaverplan.com

Claims may be submitted online to:
www.taxesaverplan.com or through a Mobile App