

Limited Purpose Flexible Spending Accounts

A Limited Purpose Flexible Spending Account (LPFSA) allows you to pay for eligible out-of-pocket dental, vision, and/or preventive care expenses with pre-tax dollars. It's a great perk from your employer, and it'll save you money because you don't pay taxes on the dollars you set aside.

Examples of eligible dental and vision expenses:

Dental

Dental Visits/Treatment
Dental Co Insurance/Co-pay/Deductible
Cleaning
Fillings
Crowns
Orthodontics

Vision

Lasik Surgery
Eye Exams
Contact Lenses
Eyeglasses
Refractions
Vision Correction Procedures

Other items such as denture-care products, contact-lens-cleaning products, soaking solutions, mileage, and prenatal and well-child check-ups are also eligible.

Examples of eligible preventive care expenses:

Tobacco Cessation Programs
Obesity Weight Loss Programs
Prescription drugs taken to prevent the onset of a condition for which a person has developed risk factors
Cholesterol-Lowering Drugs

Screening Services
Immunizations
Health Exams (includes annual check-ups)

Examples of ineligible LPFSA items:

Ineligible Expenses

Medical Doctor Visits
Medical Deductible Expenses
Prescription Co-insurance
Cosmetic Dental Services
Medical Expenses
Mental Health Expenses

Medical Co-pays
Chiropractic
Cosmetic Optional Services
Most Over-the-Counter Drugs
Prescription Drugs
Prescription Co-pays

Questions? Please contact **Optum Consumer Service** at
877-470-1771 (M-F, 7 a.m.-7 p.m. CT) or visit us online:
www.mycdh.optum.com.