



Limited Purpose Health Flexible Spending Account

An introductory guide for employees

About your LPFSA



What is a limited purpose health flexible spending account (LPFSA)?

A limited purpose health flexible spending account or "LPFSA" is a pre-tax benefit that can be spent on qualified vision and dental expenses.

Contributions to the account and spending on qualified purchases are exempt from regular income and payroll taxes.

Who can enroll in a LPFSA?

Benefits eligible employees who are also enrolled in a high deductible health plan (HDHP) are able to enroll in this benefit.

For plan year 2026, this means that your annual deductible for your health plan is at least \$1,700 for an individual and \$3,400 for a family.

Why pre-tax benefits?

You can use your pre-tax benefits to pay for everyday essential expenses, such as health care, dependent care, and commuting, while saving on your taxes.

With pre-tax benefits, contributions you make are taken out of your paycheck before income taxes are applied, reducing the total amount of tax you have to pay.

By using your pre-tax benefits on eligible purchases you already make, you could save up to 40% on these essential expenses.

LPFSA purchase **eligibility**

You can spend your benefit funds on qualified expenses. This includes:



Eye glasses, contact lenses, contact solution, and eye drops



Eye examinations, vision care, and vision correction procedures



Dental care and dentures



Dental, oral, and teething pain products



Occlusal guards to prevent teeth grinding



Prescription sunglasses

view IRS [guidelines](#) (IRS Pub 502) for a full list of eligible items.

Common questions

Get to know your account:

Q: **How do I enroll in this benefit?**
You can choose to enroll in this benefit at time of hire or during your company's Open Enrollment period. You are able to change your enrollment if you experience a qualifying life event.

Q: **How much can I contribute?**
The IRS maximum for the 2026 calendar year is \$3,400. It's important to check with your employer or in the Benepass app to view if your company's policy is different than the federal maximum.

Q: **Can I change the amount I contribute over the year?**
You are only able to change the amount you contribute--your election--over the year if you experience a qualifying life event.

Q: **Do I need to provide a receipt for my purchase?**
Yes. The IRS requires purchase substantiation.

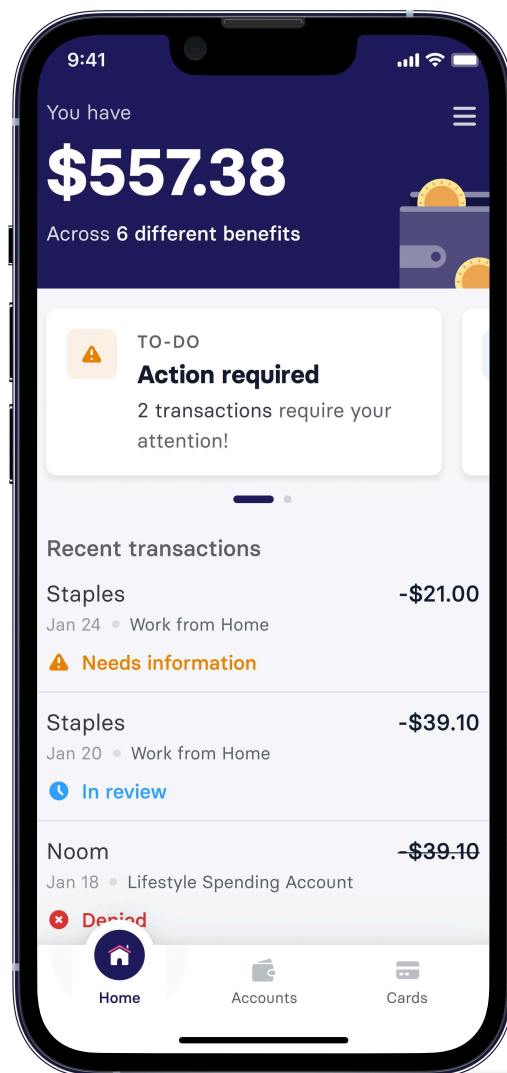
Q: **What happens to my funds at the end of the year?**
The IRS allows up to \$660 to be rolled over from a 2025 plan to a 2026 plan; the 2026 into 2027 rollover limit will be \$680. It's important to check with your employer or in the Benepass app to view if your company's policy is different than the federal maximum.
Some employers may also allow reimbursements to be submitted after the plan year ends for expenses incurred during the plan year or spending to continue for a limited time in 2026.

Q: **What happens if I leave my employer?**
Your Benepass card will be disabled if you leave your employer. Your employer may allow a period for reimbursements to be submitted for expenses incurred during the plan year while you were employed.
Check with your employer or in the Benepass app to view your company's policies.

Using your benefit

Your benefit information is available to you on demand in the Benepass [iOS](#) and [Android](#) apps, as well as online at app.getbenepass.com.

You can purchase eligible items and services using your Benepass card, or submit reimbursements for out-of-pocket spending using the Benepass app.





We're here to help

Have questions? Reach out to our Customer Support team by opening the chat icon in the lower right corner. Ask and get answers to individual questions within 2 business days.

Visit the Benepass Help Center to view answers to common questions.