



Save More on Dental, Vision and Preventive Care Expenses

Regular dental check-ups and eye exams come with out-of-pocket costs that can add up, especially when you need an unexpected dental procedure or new contacts. With a MetLife Limited Purpose Flexible Spending Account (LP-FSA), you're able to pay for qualifying out-of-pocket expenses¹ with pre-tax dollars.

Available only to employees who have opened and are eligible to contribute to a Health Savings Account (HSA), an LP-FSA can help you preserve your HSA funds to use for other expenses and save for the future – including retirement healthcare expenses.

Up to 30% tax
savings when using
pre-tax dollars.²



Here's how an LP-FSA works:



Deducts pre-tax dollars from your paycheck that are credited to your LP-FSA account



Lets you use these pre-tax dollars to pay for qualified out-of-pocket dental, vision and preventive care expenses



Provides instant access to funds to pay for expenses you incur throughout the year – and saves you money by reducing your taxable income.

Use your MetLife LP-FSA to pay for things like:¹

- Dental implants, veneers, dentures and bridges
- Eyeglasses, contacts, prescription sunglasses
- Optometrist and ophthalmologist visits and expenses

Limited Purpose Flexible Spending Account (LP-FSA)

A MetLife Limited Purpose Flexible Spending Account, available through your employer benefits, offers a tax-friendly way to pay for out-of-pocket dental, vision and preventive care costs, including co-pays, coinsurance and deductibles, for you and your dependents. For example, you can use your LP-FSA to help pay for orthodontia care, glasses or contacts, and LASIK surgery. Or, you can use it to pay for prescriptions and over-the-counter medications related to dental, vision or preventive care.

Plus, for added convenience, you have access to a full-year amount of elected contributions beginning on the first day of coverage in the plan. This gives you the immediate ability to pay for qualified expenses before the first deduction from your paycheck occurs.



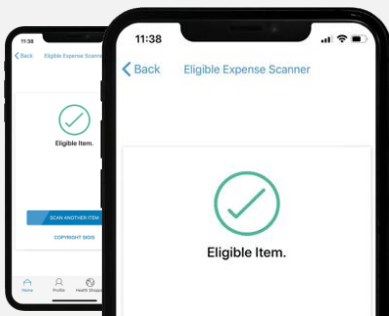
Discover the benefits of a Limited Purpose FSA.

With a Limited Purpose Flexible Spending Account, the dollars you spend on dental, vision and preventive care go further.



Valuable features make it easy.

- Simple enrollment and account setup
- Automatic payroll deduction of your elected LP-FSA contribution amount
- Single, smart debit card for payments, plus contactless payment options
- 24/7 account access through the online portal and mobile app
- Simplifies the claims process when combined with MetLife vision and/or dental plans



Manage your LP-FSA account on the go.

The list of qualifying dental, vision and preventive expenses is long.¹ MetLife's HS&SA mobile app includes a point-and-click barcode scanner to make it easy to see if a product is eligible under your LP-FSA right from your phone.

Limited Purpose Flexible Spending Account (LP-FSA)

Stretch your dental, vision and preventive care budget with pre-tax savings

Product overview	A Limited Purpose Flexible Spending Account is an employee benefit that provides pre-tax savings on qualified dental, vision and preventive care expenses				
Coverage choices	2025 annual contribution limit³ <ul style="list-style-type: none">• Up to \$3,300; plus allowable employer contributions				
Who is eligible	Employees who have opened and are eligible to contribute to a Health Savings Account (HSA)				
Qualified Expenses	<p>The IRS determines which expenses are qualified for reimbursement.¹ Examples include:</p> <table border="0"><tr><td>Dental</td><td>Vision</td></tr><tr><td><ul style="list-style-type: none">• Co-insurance and deductibles• Dental reconstruction (implants)• Dentures and bridges• Diagnostic services and office visits• Non-cosmetic dental care• Orthodontia (not for cosmetic reasons)• X-rays</td><td><ul style="list-style-type: none">• Co-insurance and deductibles• Contact lenses and solutions• Corneal keratotomy• Eye exams and diagnostic services• Eyeglasses (Rx and reading)• Eye surgery (including laser and LASIK)• Sunglasses (Rx)</td></tr></table>	Dental	Vision	<ul style="list-style-type: none">• Co-insurance and deductibles• Dental reconstruction (implants)• Dentures and bridges• Diagnostic services and office visits• Non-cosmetic dental care• Orthodontia (not for cosmetic reasons)• X-rays	<ul style="list-style-type: none">• Co-insurance and deductibles• Contact lenses and solutions• Corneal keratotomy• Eye exams and diagnostic services• Eyeglasses (Rx and reading)• Eye surgery (including laser and LASIK)• Sunglasses (Rx)
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Tax advantages	<ul style="list-style-type: none">• Pre-tax deductions from paychecks credited to your LP-FSA• Tax-free withdrawals for qualified dental, vision and preventive care expenses				

Frequently Asked Questions

Q. What are “pre-tax dollars?”

A. **Pre-tax dollars are funds from your paycheck that are credited to your LP-FSA before taxes have been taken out.** Since you're not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

Q. How does an LP-FSA work?

A. **Contributions are automatically transferred from your paycheck and credited to your LP-FSA.** These funds can then be used for qualified dental, vision and preventive care expenses.

Q. What can I use the money for?

A. **You can use LP-FSA funds for a range of qualified vision, dental and preventive care expenses.**¹ These include dental and eye exams, prescription glasses, contact lenses, LASIK surgery, dental X-rays, fillings and cleanings, orthodontia, diagnostic services, prescription and over-the-counter medications and drugs for dental and vision and more.

Q. How do I access my money?

A. **There are three ways to pay for expenses.** You can use a smart debit card which is connected to your account. You can also pay providers directly through the LP-FSA online portal or submit receipts for reimbursement.

Q. How can I keep track of my account?

A. **You'll have 24/7 online access to account information through the online portal and mobile app.** You'll be able to view details on your contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple App Store or Google Play and log in using your password for the online portal.

Q. What happens if I don't use all my account funds during the year?

A. **Funds not used by the date set by your employer's plan either will be forfeited in their entirety or will be rolled into the next plan year** depending on your plan design. Check with your employer to learn your plan's provisions.

Q. What happens if I change jobs, lose my job or retire?

A. **Expenses must be incurred before your termination date to be eligible for reimbursement** (unless you are eligible for and choose COBRA continuation coverage of your LP-FSA). You can apply for reimbursement from your LP-FSA funds for qualified expenses until your account is depleted or the claim period established by your employer expires.

**Questions? Call MetLife
Customer Service.
1-877-759-3399**

¹ See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

² Savings are based on estimated federal, state and local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

³ Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Participants should consult with their own advisors for such advice. Federal and state laws and regulations are subject to change.