



Help Make Your Dental and Vision Expenses More Affordable

Enjoy pre tax savings on qualified dental, vision and preventive care expenses with a Limited Purpose Flexible Spending Account.

A benefit available only to employees who have opened and are eligible to contribute to a Health Savings Account (HSA), a **Limited Purpose Flexible Spending Account (LP-FSA) helps you save by letting you use pre-tax dollars for qualified dental, vision and preventive care expenses.** By using an LP-FSA for these expenses, you'll not only save money, but you'll also preserve HSA funds to use for other expenses or save and invest for the future.

**You asked.
We answered.**

**Why sign up for Limited Purpose Flexible Spending Account?
Find out with some FAQs.**

What are “pre-tax dollars”?

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.

How does an LP-FSA work?

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.

How much can I contribute to an LP-FSA?

The contribution maximum for 2025 is \$3,300.¹ Your contribution should be determined by how much you anticipate in covered expenses for the year and how much you can afford to have deducted from your paycheck.

What can I use the money for?

You can use LP-FSA funds to pay for a range of qualified vision, dental and preventive care expenses.² 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.

You can save up to 30% on qualified out-of-pocket dental and vision expenses.³

How do I access my money?

There are three ways to pay for expenses:

- Use a smart debit card which is connected to your account
- Pay providers directly through your LP-FSA online portal
- Submit receipts for reimbursement

How can I keep track of my account?

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 the password you use to access the online portal.

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

Funds not used to cover qualified expenses by the end of the calendar year will be forfeited. Funds in excess of \$640 not used to cover qualified expenses by the end of the calendar year will be forfeited; however, your employer allows you to rollover up to \$660.

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

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

² 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.

³ 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.

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