



Limited Purpose Flexible Spending Account

What is an LPFSA?

An LPFSA is a Limited Purpose Flexible Spending Account that allows you to set aside pre-tax funds for vision and dental expenses only. It has the same general rules as a Full Purpose Flexible Spending Account, but it can only be used on vision, dental and preventative care expenses for you and your qualified dependents.


- Your full election is available to you on the first day of the plan year
- Eligible dental and vision expenses will be reimbursed up to your annual election

How does it work?

If you're already setting aside pre-tax funds to off-set your high deductible health plan with a Health Savings Account (HSA). A Full Purpose Flexible Spending Account would disqualify you from contributing to your HSA, but an LPFSA will not.

Why add an LPFSA?

Setting money aside in an LPFSA for planned vision and/or dental expenses can help preserve your HSA funds for health expenses. The LPFSA dollars must be used by the end of the plan year or they will be forfeited.



Using an LPFSA gives your HSA funds a chance to grow.

Access FSA Funds with the Benefit Card

The csONE Benefit Solutions benefit card is a convenient way to access your LPFSA funds at the point of sale rather than submitting a claim and waiting for reimbursement.

About the Benefit Card

The benefit card draws funds directly from your LPFSA.

- It should only be used for dental or vision expense incurred within the current plan year.
- You will receive two cards with your name on both. The additional card can be used by your spouse and/or dependent(s).
- Keep the benefit card at the end of the plan year. The card has an expiration date and remains valid as long as you participate in the plan.



Keep Your Documentation

When you use your benefit card at your dental or vision provider, remember to ask for a detailed invoice. The IRS requires you to keep a copy for your records and provide us documentation to show the services or purchase was eligible.

We will notify you when documentation is needed for a benefit card purchase. You can submit a detailed invoice to us through:

- Our Consumer Portal at www.csONE.com with an upload
- Our mobile app with photo
- FAX, mail, or in person

Where can you get the Mobile App?

The mobile application can be downloaded from iTunes or GooglePlay. A link is also provided on the Flex Benefits page of our website.



Claims Reimbursement Submission

If you need to submit a claim, it's easy. Get it to us any of these ways:

- Log into the Consumer Portal, enter the claim details, and upload scanned supporting documentation to us.
- Log into the mobile app on your smartphone, enter the claim details and snap photos of supporting documentation to submit them to us.
- Complete a claim form, attach copies of supporting documentation and send them by FAX or mail to us. You can even drop them off in person!

You can track all your claims through the Consumer Portal from our website or mobile app.



Questions: Contact us at 1 888 227-9745 ext. 2040

Office Hours: Monday - Friday 8:00am - 4:30pm

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