

## YOUR spending ACCOUNT™



### Get to Know **Your Limited Use HCSA**

If you enroll in a high-deductible medical plan with a Health Savings Account (HSA), you can enroll in a Limited Use Health Care Spending Account (LUFSA).

You can use your LUFSA to pay for eligible dental and vision care expenses. Once you meet the appropriate annual deductible under your medical plan, you can also use your LUFSA for eligible medical expenses.



## Why Save in a LUFSA?

Participating in a LUFSA helps you to maximize the amount you can save pretax for eligible health care expenses. While there are limits on the expenses you may submit to your LUFSA, you may choose to enroll to maximize your tax advantage if:

- You're expecting to incur significant dental and/or vision expenses.
- You expect to incur additional medical and prescription drug expenses after you meet your medical plan deductible.
- You don't want to use your HSA for dental and vision expenses, or for any medical or prescription drug expenses you may incur after meeting your medical plan deductible.

### What's Covered?

Common expenses that may be eligible for payment under a LUFSA include:

- Dental coinsurance, copayments, deductibles, and supplies
- Vision coinsurance, copayments, deductibles, and supplies
- Orthodontic fees paid in lump sums or monthly installments
- Post-deductible medical expenses

Other items and expenses may require a letter from your doctor to be eligible for payment under your LUFSA.

Log On



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additional information.**