



# LIMITED FSA 101

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## Understanding the benefits of a limited flexible spending account

### WHY CHOOSE A LIMITED FLEXIBLE SPENDING ACCOUNT

A limited flexible spending account (FSA) allows you to set aside pretax savings for qualified dental, vision, and preventative care expenses throughout the year. You determine how much of your pay goes into your FSA (up to a limit determined by your employer), and the funds are available to use immediately.

### KEY BENEFITS OF A LIMITED FSA

#### FUNDS AVAILABLE DAY 1

Although contributions from your paycheck are spread over 12 months, you can use the funds right away to cover expenses early in the year.



#### REDUCE OUT OF POCKET COSTS

Pays for medical costs not covered by your medical plan.

#### TAX ADVANTAGES

Limited FSA contributions are pre-tax and reduce your taxable income.

## WHO'S ELIGIBLE?

You are eligible to enroll in a limited FSA as long as you are not contributing to a medical flexible savings account.

## EXAMPLES OF ELIGIBLE LIMITED FSA EXPENSES:



**DENTAL AND  
ORTHODONTIC EXPENSES**



**DENTAL IMPLANTS,  
DENTURES, AND BRIDGES**



**EYEGLASSES, CONTACTS,  
PRESCRIPTION SUNGLASSES**



**CONTACT SOLUTION  
AND EYE DROPS**



**OPTOMETRY AND  
OPHTHALMOLOGIST EXPENSES**

**Preparing for the future goes beyond your  
traditional savings and retirement accounts.**

Consider taking advantage of a limited FSA today.



**CONTACT:**  
833-571-0504



**VISIT:**  
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