

Help employees pay for vision, dental and preventive care

For some employees with a Health Savings Account, vision and dental expenses can quickly eat into available funds. MetLife's Limited Purpose Health Flexible Spending Account (LP-FSA) offers an additional source of funding – plus tax advantages and an integrated customer experience.



Employees save up to **30%** on average on qualified expenses with a pre-tax Limited Purpose FSA.¹

Covered expenses include dental and eye exams, contact lenses, orthodontia and more.²

Our Limited Purpose FSA solution makes life easier for your employees and you

Designed to complement Health Savings Accounts (HSAs), Limited Purpose FSAs let employees use pre-tax funds to pay for vision, dental and preventive care expenses. Using a Limited Purpose FSA can preserve HSA funds for other expenses, and may increase the amount of HSA funds that can be retained and invested.

Designed with your business in mind

- With over 100 years of experience in core and voluntary benefits, our consultative approach and flexible plan designs across our entire range of 25+ benefits allow you to select and configure benefits to meet your employees' unique needs
- Integrated, end-to-end customer experience and consolidated account management across all of MetLife's benefit offerings
- Tailored employee educational resources and decision support tools to help employees understand and maximize the value of their benefits
- The ability to facilitate the claims experience for HSAs and Limited Purpose FSAs when combined with MetLife Vision and/or Dental.
- Analytic capabilities for additional insights across your employee population to drive increased participation and satisfaction

Positive user experience for employees

- Simple, intuitive account setup and enrollment process
- Employees can easily pay qualified expenses using a smart, multipurpose debit card that knows which of their accounts to tap into
- 24/7/365 account access through a participant portal or an easy-to-use mobile app with powerful capabilities to manage accounts on the go mobile app
- Email alerts and online messages to keep employees updated
- One-click answers to benefits questions

Tax advantages for everyone

- Employees fund their accounts with pre-tax contributions – up to the maximum amount set by IRS regulations; employers may contribute additional funds³
- Employees can withdraw the full amount of their elected contributions on Day 1 (whether or not they have actually made any contributions)
- Employers have the option of offering a rollover amount up to \$500 or a grace period up to 2.5 months; otherwise, funds must be used within the calendar year or forfeited
- A Limited Purpose FSA can be combined with any other voluntary benefit other than a Health FSA. Employees must be enrolled in a High Deductible Health Plan and have opened a Health Savings Account to be eligible

Contact your MetLife representative today.

What Limited Purpose FSA Funds can be used for:

- Dental and eye exams
- Prescription glasses
- Contact lenses
- LASIK surgery
- Dental x-rays
- Fillings and cleanings
- Orthodontia
- Plus more²

1. 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 number of exemptions and 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.
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. Contribution limits are subject to change and should be checked on an annual basis on the IRS website.

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