**Limited purpose Flexible Spending Account (FSA) at-a-glance**

If you participate in the Health Savings Account, you can only enroll in the limited purpose FSA, not the standard FSA.

The limited purpose FSA allows you to reimburse yourself for eligible dental and vision expenses. Dental and vision expenses are also eligible under your health savings account, but you cannot claim the same expenses on both accounts.

You cannot submit medical, prescription drug, or over-the-counter medication expenses to your limited purpose FSA for reimbursement — those expenses are eligible only for reimbursement from your health savings account.

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| **If you have both an HSA and a limited purpose health care FSA…** | **Can you use your HSA?** | **Can you use your limited purpose health care FSA?** |
| Medical expenses you incur, such as your deductible and coinsurance costs | Yes | No |
| Prescription drug expenses you incur | Yes | No |
| Over-the-counter (OTC) medication expenses | Yes, with doctor's prescription | No. Some over-the-counter medications for dental care and vision may be eligible for reimbursement. |
| Dental expenses, such as visits to the dentist and orthodontia (unreimbursed expenses only) | Yes | Yes |
| Vision expenses, such as eyeglasses and contact lenses.  | Yes | Yes |

**IRS limitations on flexible spending accounts**

* Expenses reimbursed from an FSA cannot be claimed as a medical expense on your tax return.
* Only expenses actually incurred during the calendar year are eligible for reimbursement. Expenses incurred before or after the eligibility period are not eligible, regardless of when you paid for the expenses. FSAs may not reimburse for future or projected expenses.
* If you do not use all the pre-tax dollars in your flexible spending account, you forfeit the amount left over. That's an Internal Revenue Service requirement.