



Limited Health Care Flexible Spending Account

I am enrolling in a Limited Health Care FSA for the new plan year, but I am currently enrolled under a general purpose Health Care FSA with a grace period. How does this affect my HSA?

As long as your FSA has a zero balance as of the last day of the plan year, you will still be able to contribute to your HSA at the beginning of the new plan year even if you have the grace period. If you have funds remaining in your general purpose Health Care FSA at the end of the plan year, you will not be able to contribute to your HSA until the first day of the month following the end of the grace period.

Where will my Flores Benefits Card work if I am enrolled in a Limited Health Care FSA?

If your company chooses to offer the Flores Benefits Card and you are enrolled in the Limited HCFSAs, the card will only work at dental and vision providers. Although certain over-the-counter medications and supplies are FSA eligible, the card may not be used at Pharmacies due to the sale of prescriptions. Allowable OTC medications and supplies can still be reimbursed through the manual claims filing process.

IF...

I am enrolled in a general purpose FSA

My spouse is enrolled in a general purpose FSA

I have a Flores Benefits Card associated with my Limited HCFSAs

I am in the Limited Post-Deductible Health Care FSA and have met federal mandated minimum deductible

Then...

I cannot contribute to an HSA

I cannot contribute to an HSA

I can only use my card at Dental and Vision providers

I may submit my eligible medical and prescription items to the FSA once I have submitted my Explanation of Benefits Summary (EOB) to Flores, if allowed by my plan.