Limited Purpose FSA

Enroll in a Limited Purpose FSA (LPFSA) to save money on dental and vision expenses.

What is an LPFSA?

An LPFSA has the same tax-advantages as a general purpose flexible spending account (FSA), but it’s used specifically for dental and vision expenses. This allows individuals who are actively contributing to a health savings account (HSA) to enroll in an LPFSA and contribute to both accounts during the same plan year. Just like an FSA, you can contribute up to $3,200 to an LPFSA.

Eligible Expenses

In general, eligible LPFSA expenses are those related to dental, vision, or orthodontia treatment. These include but are not limited to:

* Vision exams
* LASIK surgery
* Contact lenses and contact lens solution
* Eyeglasses
* Dental cleanings
* Dentures
* Dental x-rays, crowns, fillings, and other orthodontia work
* Dental and vision copays and deductibles

Account Management and Customer Support

You can manage your account online at myameriflex.com or by downloading the Ameriflex mobile app. Both provide easy access to your account balance, transaction history, status of reimbursements, order replacement cards, and more.

For account-related questions, contact the Ameriflex Participant Services team at 888.868.3539, Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.

What to Expect and How to Submit Documentation for an Expense

Due to the tax-advantaged nature of your account, the IRS has guidelines in place to ensure that purchases made with the account are for eligible medical, dental, or vision expenses. As the administrator of your account, Ameriflex has controls in place to ensure you and your employer are always in compliance with IRS regulations.

The Ameriflex Debit Mastercard® will attempt to auto-verify all transactions instantly using stored copays provided by your employer. If the transaction cannot be auto-verified at the point of purchase, this is normally because the merchant’s payment terminal can’t distinguish if the transaction was for an eligible or ineligible service. It’s important to note that most dental and vision charges will require documentation to verify the service was not cosmetic related.

If Ameriflex cannot auto-verify your expense, you will receive a notification asking for additional documentation such as an itemized receipt, Explanation of Benefits (EOB), or a letter of medical necessity. The documentation should show: name of the person who received the service or for whom the item was purchased, date(s) of service or purchase, the services that were rendered, name of the provider, and total cost of the expense. Please note that a standard credit card terminal receipt is not an acceptable form of documentation.

If you receive a request for additional documentation to verify an expense, complete the following steps on your desktop, tablet, or mobile device using the Ameriflex app.

1. Log into your Ameriflex account.
2. Locate the transaction that requires additional documentation.
3. Click Add Documents next to the specific transaction.
4. A new window appears.
5. Locate and select the documentation you'd like to upload. This can be a picture from your mobile device.
6. Follow the remaining window prompts on your screen to complete the uploading process.