



# Limited Purpose Flexible Spending Accounts

Help employees pay for vision, dental and preventive care



## Designed with your business in mind

- Consultative approach to plan designs to help meet employees' diverse 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
- 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
- Integrations and processing advantages with MetLife Dental/Vision
- Employees can easily pay qualified expenses using a smart, multipurpose debit card that knows which of their accounts to use
- 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



## Tax advantages for everyone

- Employees fund their account with pre-tax contributions – up the maximum amount set by IRS regulations; employers may contribute toward the limit<sup>1</sup>
- 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 \$640 or a grace period up to 2.5 months; otherwise, funds must be used within the calendar year or forfeited
- An LP-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



Experience you  
can count on<sup>2</sup>

70

employer rNPS

99%

employee satisfaction with  
Client Service Consultants

99%

Health savings and spending  
account claims processed  
within two business days

93%

Debit card auto-  
substantiation rate

To learn more about the  
advantages of MetLife  
LP-FSAs, contact your  
MetLife representative.

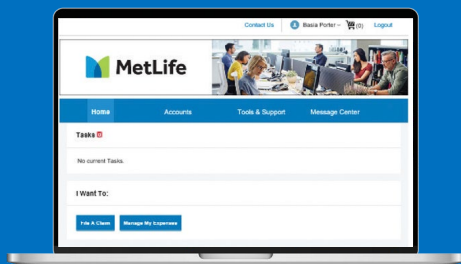
## Our LP-FSA solution makes life easier for your employees and you

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.

### What an LP- FSA can be used for:

- Dental and eye exams
- Prescription glasses
- Contact lenses
- LASIK surgery
- Dental x-rays
- Fillings and cleanings
- Orthodontia
- Plus more<sup>3</sup>

### Intuitive digital experience: secure and easy-to-use portal



- Simple enrollment and account setup
- Online education center and individualized communications
- Let's Chat feature that uses AI to help when needed
- Expense management dashboard with quick claim filing

### Convenient and innovative app: easily manage LP-FSA on the go



- All the features of the website and more
- Receipt organizer to scan and store documents
- Eligible expense scanner

### MetLife Visa Debit Card: purchases made easy



- Contactless mobile payments with your phone's mobile wallet
- Anti-fraud protection and transaction notifications
- Real-time activity updates on the Participant Portal

<sup>1</sup> Contribution limits are subject to change and should be checked on an annual basis on the IRS website.

<sup>2</sup> MetLife Internal data, 2024

<sup>3</sup> Includes a wide range of medical expenses as defined in Section 213(a) of the Internal Revenue Code. 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.