

you have planned future dental or vision expenses, mited purpose FSAs make a lot of sense, especially when

Limited-purpose FSAs can be a great addition to coverage with a high deductible health plan (HDHP). Before you decide if a limited purpose FSA is right for you, you need to know how this type of plan works.

If you think you will have little to no dental or vision expenses in the plan year, a limited purpose FSA is a risky investment as you may lose the funds that are not eligible for carryover if not used by the end of the calendar year.

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Insurance premiums

Medical expenses (deductibles, coinsurance and copays)

Alcohol and drug rehab expenses

Prescription medicine

Medical equipment

Contraceptives