

## Health Savings Account (HSA) and Limited Purpose Flexible Spending Account (LPFSA)

### Two great ways to save

Want to reduce your taxable income and increase your take-home pay? Just enroll in the HSA and LPFSA. They'll help you, your spouse and your tax dependents save on eligible health care expenses.

#### Great reasons to enroll in the HSA

- Contribute\* up to **\$3,600**/individual and **\$7,200**/family (pretax) annually. Each pay, CVS Health will contribute to your HSA based on the medical plan coverage level you've selected: \$500 for those with individual coverage, \$1,000 for those with family coverage.
- Unused funds roll over from year to year.
- It stays with you, even if you switch employers, change health plans or retire.
- If you have an HSA somewhere else, you can transfer the balance to your new HSA.
- Your money can earn interest — plus, you can enjoy investment options.
- **Eligible expenses may include:**
  - Deductibles, copays and coinsurance
  - Eligible prescriptions
  - Vision care, including LASIK eye surgery
  - Dental care, including orthodontia

#### Save even more with the LPFSA

- Contribute up to the IRS limit of \$2,750.
- Your full contribution is available at the start of the plan year.
- The LPFSA works great with an HSA, since it helps save your HSA dollars for future expenses.
- **Eligible expenses may include:**
  - Dental and orthodontia care, such as fillings, X-rays and braces
  - Vision care, including eyeglasses, contact lenses and LASIK surgery
  - Medical, prescription and eligible over-the-counter expenses after your medical deductible has been met for the plan year.

\*If you're 55 or older, you can contribute up to another \$1,000 annually.



#### Good to go

Managing your account has never been easier with the PayFlex Mobile® app

- Check your balance and view alerts.
- Make payments, withdrawals and deposits (HSA).
- Snap a photo of your receipts (LPFSA).
- View PayFlex® debit card transactions.
- View common eligible expense items, and more.

**Keep in mind:** If you have a balance remaining, your plan is able to carry over a certain amount of funds to the next plan year. Check your plan details to learn more.



## Up to three ways to pay

Once your funds are available, it's easy to pay for your eligible expenses. You can:

**Use the PayFlex Card®, your account debit card:** When you use the PayFlex Card®, your expense is automatically paid from your account.

**Pay yourself back:** Pay for eligible expenses with cash, a check or your personal credit card. Then, pay yourself back from your account. You can even have your payment deposited directly into your checking or savings account.

- **LPFSA:** Submit a claim through the PayFlex Mobile app or your PayFlex member website. Or fax/mail the claim directly.
- **HSA:** Pay yourself back using the PayFlex Mobile app or the member website.
- **Pay your provider:** Use the PayFlex® online feature to pay your provider directly from your account.

## Take care of your HSA and it could keep on growing

Once you have a minimum HSA balance, typically \$1,000, you can open an investment account. There's a range of mutual funds to choose from. Plus, no transfer or trading fees and no minimum investment trade amounts.

**Quick tip:**  
Save itemized statements, detailed receipts and any Explanation of Benefits statements for your expense records.

## Got questions?

Just visit [cvshealth.payflex.com](https://cvshealth.payflex.com) or call us directly at 1-888-678-7646 (TTY: 711).

We're here to help Monday – Friday 7a.m. –7p.m. CT, and Saturday 9a.m. –

Note: There may be fees associated with a Health Savings Account (“HSA”). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

PayFlex Systems USA, Inc.

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Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

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