HealthEquity

Green Mountain Higher Education Consortium
Champlain • Middlebury • Saint Michael's

Limited Purpose Flexible Spending Account

(with carryover)

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses. So you spend less on what you need. It also makes a great companion to a Health Savings Account (HSA): use your LPFSA for dental and vision expenses and keep your HSA growing tax-free for other future healthcare needs.[1]

- Carry part of your unspent funds into the next plan year.[2]
- Pay for your spouse and dependents too.
- Plan ahead because funds that don't carry over will expire.

Less tax. More paycheck.

Get $20 tax savings for every $100 you contribute.[3]



LPFSA Contribution Limit[4]

$3,400

See how much you can save.

HealthEquity.com/learn/lpfsa

Scan to download the HealthEquity mobile app.



Already enrolled? Set up your account directly in the app. No need to go online.

Spend tax-free on eligible expenses.

- Vision
- Dental
- Contacts
- Orthodontia

Discover more: HealthEquity.com/QME

Open enrollment

Nov 16–20, 2026

[1]LPFSAs are never taxed at a federal income tax level when used appropriately for eligible dental and vision expenses. Most states also recognize LPFSA funds as tax deductible, with very few exceptions; please consult a tax advisor regarding your state's specific rules. | [2]See your plan documents for complete details. | [3]The savings example is for illustrative purposes only, based on an assumed combined federal and state income tax rate of 20%; actual savings depend on your contribution amount, taxable income, and tax status. | [4]Contribution limit accurate as of 10/09/25. Each fall the IRS updates contribution limits; for the latest information visit HealthEquity.com/Learn. | HealthEquity does not provide legal, tax or financial advice.

Copyright © 2026 HealthEquity, Inc. All rights reserved.

LPFSAWCARRY26