



Maximizing Your Pre-Tax Savings

As a new HSA and Limited Purpose FSA consumer, you may have some questions as to how these two valuable tax savings accounts work together. Below are a few tips and some information you need to know to make the most of these benefits.



Your FSA/HSA debit card

If this is your first time being enrolled in an HSA and/or FSA, you were issued one set of benefit cards and you will use those cards to access both of your 2024 benefits.

If you already had an FSA debit card...

Each year, you will continue to use a single card whether you are enrolled in an FSA, HSA and/or Limited purpose FSA. Your card is good for three (3) years and all products are stacked on this single card solution. Do NOT throw your card away if you change plans at Open Enrollment.

Which account pays first?

Your FSA/HSA debit card takes the guess work out of transactions. When you make a purchase, your transaction is applied towards the correct account based on the merchant's merchant category code (MCC).

- Dental and vision transactions will be applied towards the Limited Purpose FSA first.
- If a dental or vision transaction exceeds your available balance in your limited purpose FSA, your expense will be paid from your FSA first and the remainder of the transaction will be applied towards your HSA.

Have more questions about your benefits? Call the Employee Benefits Center at 1-800-307-0230.



Need some inspiration for how to spend your FSA/HSA funds?

Scan this code to visit the FSA Store! Also, **save \$5 off** your next purchase with code: **BTB2024**



Important Reminder: Unlike the FSA plan, HSA funds are made available on your account as they are contributed each pay.