

HealthFlex participants who are currently enrolled in a health savings account (HSA) and have at least one other account with HealthEquity—a health reimbursement account (HRA) and/or a health care flexible spending account (FSA)—may need to use two different debit cards¹ to ensure the right account funds are going to the right qualified or eligible expenses.

But how do you know which card to use?

Below is a summary of account types, debit cards and general qualified or eligible expenses for the account for the start of the year:

Health Savings Account (HSA)

- Purple debit card
- Unused funds never expire
- Use for **qualified medical, pharmacy and behavioral health expenses**
- Don't use for dental and vision until FSA/HRA funds are exhausted

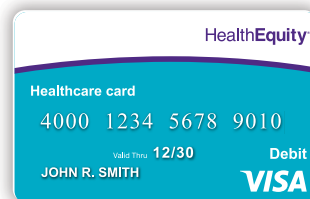


Limited Purpose Flexible Spending Account (LPFSA) or Limited Purpose Health Reimbursement Arrangement (LPHRA)

- Teal or orange debit card
- FSA funds are “use it or lose it”—only \$610 can roll into 2024
- HRA funds may be forfeited if you terminate HealthFlex coverage or have a low balance
- Use only for **eligible dental and vision expenses**



Once you have enough out-of-pocket medical, pharmacy and behavioral health expenses as defined by the IRS (\$1,500 if individual coverage, \$3,000 if 2+ people covered in 2023), you can convert your orange/teal card to full-use and use it first for all expenses.



Below is a wallet-sized card with the basic debit card information that you can print, cut out and keep with you whenever you need it.

Health Savings Account (HSA)

- Purple debit card
- Unused funds never expire
- May be used for qualified medical, dental, vision and pharmacy expenses
- Visit [HealthEquity.com/QME](https://www.healthequity.com/QME) for a list of qualified medical expenses

Limited Purpose Flexible Spending Account (LPFSA) or Limited Purpose Health Reimbursement Arrangement (LPHRA)

- Teal or orange debit card
- Funds expire based on deadlines from your health plan and employer
- May be used for eligible dental and vision expenses
- Visit [WageWorks.com/employees/support-center/limited-pur-pose-fsa-eligible-expenses-table/](https://www.wageworks.com/employees/support-center/limited-pur-pose-fsa-eligible-expenses-table/) for a list of eligible expenses

If you need to order a new HealthEquity HSA, FSA or HRA debit card for you or a dependent, or if you have any questions about your account, please give us a call at 866.346.5800. We are available 24/7 to assist you. You also can log into BenefitsAccess.org to see account balances and submit claims for reimbursement.

¹Your Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank, Member FDIC. Copyright © 2022 HealthEquity, Inc. All rights reserved. HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.