

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (FSA)

PRE-TAX SAVINGS FOR DENTAL AND VISION EXPENSES

ALERUS



Combine your health savings account (HSA) with a limited purpose FSA for additional savings on dental and vision expenses.

How It Works

A limited purpose FSA is a tax-advantaged account that is paired with an HSA to provide additional savings for dental and vision expenses. Contribute pre-tax money from each paycheck to your benefits account, within IRS limits. Your annual election should generally equal your planned expenses for the plan year. Dollars must be used by the end of the plan year. Any funds remaining (except for carryover eligible funds if offered) will be forfeited. Your entire annual election is available the first day of the plan year.

Pay For Expenses



Use your Alerus Health Benefits Visa® debit card to pay providers directly from your benefits account, or reimburse yourself by submitting a claim for eligible expenses you've already paid.

Eligible Expenses

Your limited purpose FSA covers dental and vision expenses for you, your spouse, and your qualified tax dependents. These expenses must be medically necessary for the diagnosis, treatment, or alleviation of a specific illness or injury.

Manage Your Account

Access your account online at alerusrb.com or search for "Alerus Benefits" in the App Store or Google Play and download the app* for Apple, iPad, and Android devices.



- Check your account balance and see your spending history
- Order additional debit cards
- Sign up for direct deposit or text/SMS alerts
- Submit claims for reimbursement
- Add digital card to mobile wallet for convenient use

Claim Documentation

You must save itemized statements from your medical provider and explanation of benefits from your insurance provider for all expenses. You'll need to submit this documentation with each claim, and it may also be required to verify debit card transactions. Documentation must include:

- Date of service
- Patient, service, or product recipient
- Provider/merchant name
- Description of service performed or product purchased
- Cost after final insurance adjustments

Plan Details

Read your employer's summary plan description (SPD) for details specific to your plan. If differences are noted between this communication and the SPD, the SPD will govern.

Additional Resources

Visit the Alerus Resource Center at alerusrb.com for additional information and resources, including updated IRS annual contribution limits and a comprehensive list of eligible healthcare expenses.

For More Information

Health Benefits Client Service Center

877.661.4727 | healthbenefits@alerus.com

*Alerus charges no fees to download or use the app. However, your carrier's message and data rates may apply.

Trust products and services are provided through Alerus Financial, N.A. (Alerus). The information contained herein is general in nature, is provided for informational purposes only and is not intended to provide specific advice or recommendations for any individual. Alerus does not provide legal or tax advice. Please consult your legal or tax advisor for further assistance with regard to your individual situation. All material is compiled from sources believed to be reliable, but accuracy cannot be guaranteed.

Alerus does not sponsor or maintain the flexible spending account (FSA) that you establish. The program is sponsored and maintained solely by the employer offering the plan. Alerus acts solely as a third-party plan administrator performing administrative tasks pursuant to an agreement with, and at the direction of, the sponsoring employer. The sponsoring employer is solely responsible for ensuring such arrangements comply with all applicable laws.