If you are enrolled in the Consumer Driven Health Plan you are eligible to open both a Health Savings Account (HSA) and a Limited Purpose Flexible Spending Account (FSA).

- A limited purpose FSA may only be used for dental and vision expenses until you reach your Consumer Driven Health Plan in-network deductible.

- Once the in-network deductible is met, your limited purpose FSA can be converted to a standard FSA. This will allow your FSA to be used not only for vision and dental, but other eligible expenses including medical, pharmacy and mental health.

- To have your limited purpose FSA changed to a standard FSA, you must go to your online WageWorks account, select HELP and then HSA High Deductible Health Plan Form. Fill out the form completely and return it to WageWorks along with the required supporting documentation showing the amount of your in-network deductible and the date it was met. WageWorks will review the documentation and if all criteria are met, make the update to your FSA. This is the only way a limited purpose FSA can be converted to a standard FSA.

- If you enroll in the HSA only, you may use this account to pay for any eligible health care expense, including medical, pharmacy, mental health, dental and vision expenses.