

# Welcome to your Lifestyle Benefits!



Your employer is making your well-being a top priority by providing the opportunity to participate in a Lifestyle Spending Account (LSA), a new type of benefit designed to help you get and stay on track with your goals. The LSA allows you access to funds to pay for pre-determined expenses. Make sure to review the information we've included below to find out how to take advantage of this important employee benefit!

## Personal Care & Wellbeing

Taking care of yourself can mean a lot of different things to different people. This LSA understands that, providing a wide range of opportunities to take time to recharge in whatever way suits you best. So, take a moment just for you. You've earned it.

### Eligible Expenses

To help you understand the variety of products and services you may be able to pay for using your LSA, below is a list of eligible categories and how you can take advantage of this dynamic offering.

#### **Counseling Services**

Mental health is every bit as important as physical health, so take time to get yourself fit.

#### **Hobbies**

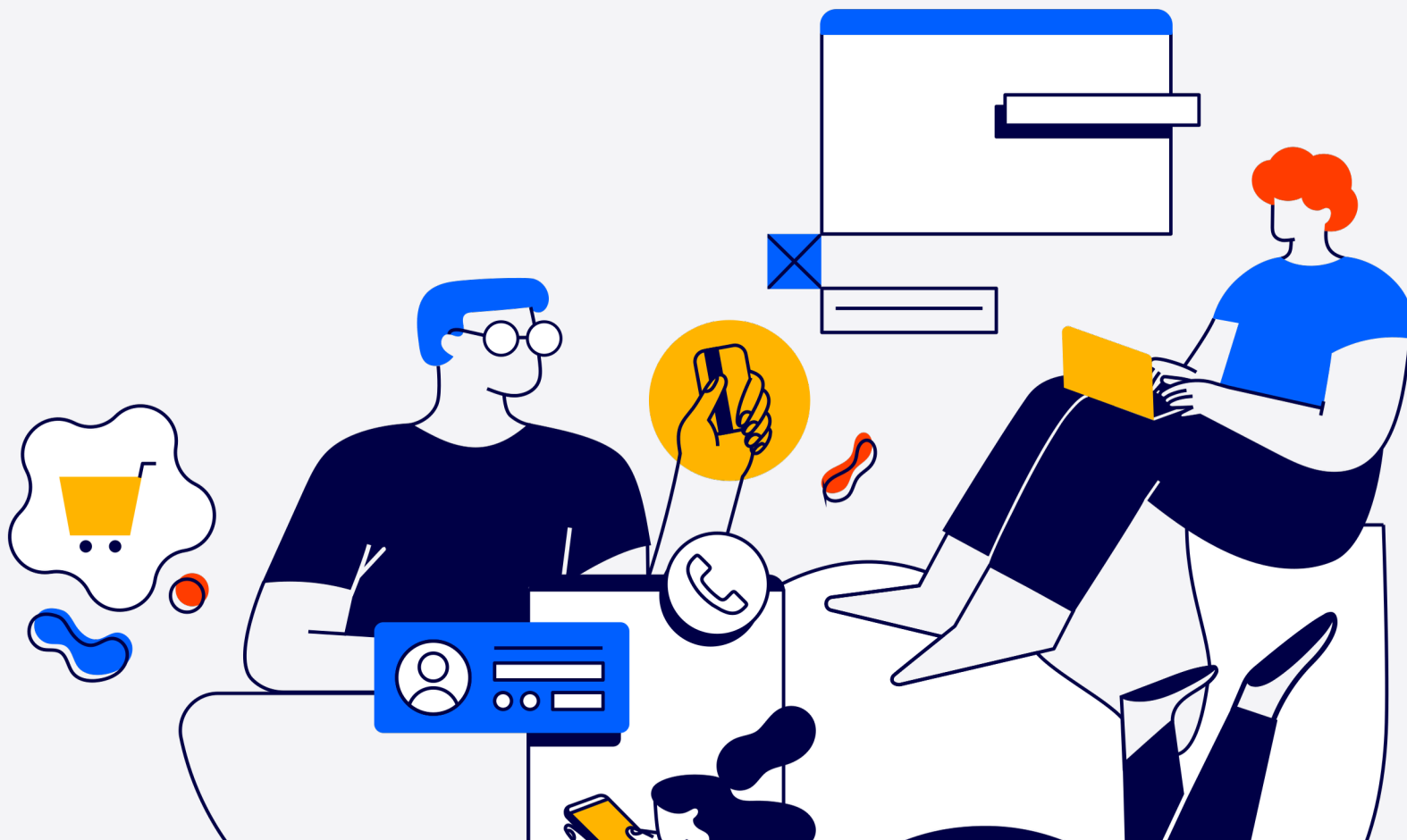
Remember that thing you used to love to do? You should go give it another try. You'll be glad you did.

#### **Amusement Parks**

Yup, this LSA really does cover everything. So grab someone special and remember to keep your hands and arms inside the vehicle!

#### **Beauty Shops & Clothing**

Whether it's a beard trim, a new do, or entire new outfit, treat yourself to a look that will leave you feeling (and looking!) your best.



## Understanding How Your LSA Works

The Lifestyle Account is a new and dynamic option your employer has selected to provide a more fulfilling and well-rounded workplace. This plan can work in conjunction with your other benefits to provide more holistic support designed to meet your needs. Of course, we understand you want to make sure you know all the details for the benefits you receive, and the Lifestyle Account is no exception. That's why we've included several key details below to help you stay informed. Please review the information carefully and let us know if you have any questions.

## Lifestyle Spending Account FAQs: What You Should Know



### What is it?

A Lifestyle Account (or LSA) is a post-tax benefit provided by your employer to help meet specific expenses not covered by traditional healthcare offerings.



### How does it work?

The LSA plan has specific restrictions determined by your employer. Some plans and expenses will allow you to use a benefit card, while others may require you to pay out of pocket and request reimbursement, similar to a medical claim.



### Why won't the card work everywhere?

Card networks, such as Visa or Mastercard, impose specific limitations on certain types of employer plans. Additionally, certain merchants restrict what types of benefit cards are accepted. While we are always working to improve, expenses can still be submitted for a quick reimbursement.



### Do I have to pay anything?

While your employer is funding the account, IRS regulations require LSA plans to be post-tax. This means that, while your employer is funding the plan, any funds spent will still be considered taxable income and included in the tax paperwork you receive each year.