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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 flexible 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 approved expenses. Review the information below to learn how to take advantage of this benefit.

Financial Wellness

Building for the future can be challenging, and unknown expenses can strike at any time. This LSA is designed to help you protect your assets and take your next best step in securing your future.. Even if you're only beginning your journey toward savings, this plan has something to help you each step along the way.

Eligible Expenses

To help you understand the variety of products and services available through your LSA, here is a list of eligible categories.

Estate Planning

This covers estate planning services including tax preparation, trusts, and will preparation.

Debt Relief Assistance

Navigating debt can feel overwhelming. These services can help you turn the tide.

ID Theft & Credit Monitoring

Keep your information safe through proactive monitoring, with support available if your identity is ever compromised.

Financial Advisor Services

Get dependable advice from financial experts to help grow your wealth and stabilize your future.

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Understanding How Your Lifestyle Spending Account Works

The Lifestyle Spending Account is a flexible benefit your employer has selected to support a more fulfilling, well-rounded work experience. This plan can work in conjunction with your other benefits to provide more holistic support designed to meet your needs. We know you want to understand exactly how your benefits work — and the Lifestyle Spending 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 Spending Account (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?

Mastercard imposes specific limitations on certain types of employer benefit plans, and some merchants also restrict which benefit cards they accept. If your card is declined, don't worry — you can always pay out of pocket and submit the expense for reimbursement quickly and easily.

Will I owe taxes on this benefit?

Because the LSA is a post-tax benefit, any funds you spend will be considered taxable income and included in the tax paperwork you receive each year. Your employer covers the cost of funding the account — the tax treatment is simply part of how this type of benefit works.