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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.

## Remote Work Support

Today's working world requires more flexibility than ever before. This LSA is designed to give you everything you need to work remotely with confidence — on your terms. After all, no one understands your needs better than you.

## Eligible Expenses

To help you understand the variety of products and services available through your LSA, here is a list of eligible categories. Please note that expenses in this category require reimbursement and cannot be paid using the Benefits Card.

### Network and IT Services

A fast, secure internet connection is essential for remote work — and this LSA helps make sure you have one.

### Home Office Supplies

From desks and chairs to pencils and paper clips, your LSA helps cover the supplies you need to stay productive.

### Computer Supplies

Get the setup that works best for your space, including extra monitors, speakers, and more

### Shipping Costs and Supplies

Need to send or receive materials? Your LSA can help cover shipping costs and supplies through carriers like USPS, UPS, FedEx, and more.

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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.