



Flexible Spending Accounts

Lifetime Benefit Solutions (LBS) can help you reduce insurance costs with our Flexible Spending Account (FSA) solution. By taking advantage of this reimbursement account offering, you can decrease your taxable income, and enjoy the cost savings aligned with today's tax-favored FSA program. Furthermore, FSAs offer the flexibility to maximize your savings by combining them with Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs). With LBS, you can manage any eligible combination of our reimbursement accounts using a single integrated, convenient online portal.

What is an FSA?

An FSA is an employee benefit plan established under Internal Revenue Code Section 125 that allows you to pay for certain qualified expenses on a pre-tax basis.

Three Unique FSA Options to Choose From

LBS offers three different types of FSAs that allow you to save by using tax-free funds for the essentials in life:



Health Care

Fight the rising cost of health care by using this account to pay for qualified medical expenses not paid by insurance.

Examples of Eligible Expenses:

- Copayments
- Deductibles
- Coinsurance
- Dental services
- Prescription drugs
- Vision services

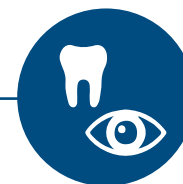


Dependent Care

This account allows you to be reimbursed for expenses paid for the care of dependents so you are able to work. This applies to children under age 13, or those of any age who are physically or mentally impaired.

Examples of Eligible Expenses:

- Daycare centers
- Babysitters
- Caregivers
- After-school programs



Limited Purpose FSA

Under this plan, eligible expenses are limited to qualifying dental and vision expenses to you, your spouse, and your eligible dependents.

Examples of Eligible Expenses:

- Dental & vision provider visits (copayments, deductibles, coinsurance)
- Orthodontia
- Dental X-Ray fees
- Contact lenses
- Eye surgery

Experience the Difference with Lifetime Benefit Solutions

By electing a reimbursement account with LBS, you'll enjoy the added benefits of:

- A comprehensive, integrated platform where you can access and manage all of your reimbursement accounts in one place
- 24/7 access to account information at your fingertips through web- and mobile-based portals
- Automated email alerts and monthly account summaries available online
- Quick and easy access to all account funds through online distribution requests or the use of a convenient debit card

An Easy Way to Use Your FSA

LBS saves you the time and hassle of questioning what items are considered eligible by providing access to FSA Store. Here, you can shop the largest selection of FSA-eligible products available online with your reimbursement account debit card. Funds are deducted directly from your account, eliminating the additional step of submitting your receipts. Furthermore, you can skip the trip to the store and enjoy the added convenience of having eligible items delivered right to your door.

Important Information About FSAs



Electing an FSA

Typically, you only have one opportunity to elect an FSA – during open enrollment. However, if during the year you experience a qualified event, you will be allowed to update your election. Examples of qualified events include:

- A marriage or divorce
- Birth or adoption of a child
- A change in employment status
- Loss of spouse's insurance coverage



Calculating the Ideal Contribution

It is crucial that you carefully calculate how much to contribute to your FSA. Typically, any money that remains in the account at the end of the plan year would be forfeited. However, your employer can elect an option that allows you to carryover up to \$500 into the following plan year. When planning contributions for the upcoming year, LBS takes the guesswork out of it by tracking and providing detailed monthly spending reports and account summaries on our integrated portal for the current plan year. And, as always, LBS is here to support you every step of the way.

Take the first step toward savings. Enroll in an FSA today using the process outlined by your employer, and contact your benefit administrator with any questions.



The cure for benefits as usual.