

Flexible Spending Account

The benefit that benefits everyone

We can help you reduce insurance costs and add depth to your employee benefits with our Flexible Spending Account (FSA) account solution.

Lifetime Benefit Solutions will take the lead in saving you money, time and hassle while you and your employees enjoy the peace of mind that comes with working with a knowledgeable, dependable business partner.

With a track record of success for thousands of customers across the nation, Lifetime Benefit Solutions will enable you to benefit from cost savings aligned with today's tax-favored FSA program.

The many benefits of FSAs.

- You and your employees enjoy tax savings on contributions.
- Your employees save by using tax-free funds to pay their out-of-pocket medical, dental, vision and dependent care expenses.
- You can easily stack FSA accounts with Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs), customize them to meet your unique needs, and manage them using one integrated portal.

What is an FSA?

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

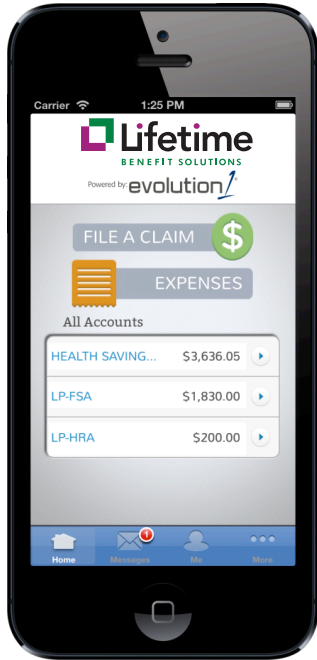
Lifetime Benefit Solutions offers three different types of reimbursement accounts:

Health Care: This popular account can be used to pay for qualified medical expenses not paid by your insurance. Copayments, deductibles and coinsurance, as well as dental services, prescription drugs and vision services are all examples of qualified expenses.

Dependent Care: This account allows your employees to be reimbursed for expenses paid for the care of dependents so they can work. Eligible expenses include daycare centers, babysitters, caregivers and after-school programs. This applies to children under age 13, or those of any age who are physically or mentally impaired.

Limited Purpose FSA: Under this plan, eligible expenses are limited to qualifying dental and vision expenses to the employee, his or her spouse, and his or her eligible dependents.





Better Together: Advantages for You and Your Employees of Partnering with Lifetime Benefit Solutions

For You:

- Enjoy significant tax savings with pre-tax deductible contributions and tax-free distributions used for qualified plan expenses.
- Enjoy secure access to account information by using a convenient employer and consumer portal available 24/7/365.
- Enjoy debit card substantiation rates that exceed industry standards -- meaning less paperwork for your employees.

For Your Employees:

- Quickly and easily access funds with the Health Spending Card used at point of sale, or funds directly deposited to their bank account.
- Easily file claims online with the system doing the legwork of determining approval based on eligibility and availability of funds.
- Stay up to date on balances and action required with automated email alerts and convenient portal home page messages.
- Get one-click answers to benefits questions.

But wait! There's more...

Our solution will help you:

- Fight the rising cost of health insurance by offering FSAs along with high deductible insurance plans.
- Offer flexible benefit options with the ability to:
 - Stack FSAs with HRAs and HSAs.
 - Offer an employer contribution amount and dependent care options.
 - Customize eligible expenses.
 - Alter plan rules for enrollees with a loss of eligibility.

Added Convenience: LBS Flex Mobile

- Check current balance
- View account activity
- File new claims with receipt images
- Review expense information and enter a new expense



The cure for benefits as usual.

The key to saving your company money
is just a phone call away.

For more information contact
1-800-356-1029.

LifetimeBenefitSolutions.com