

# Go beyond benefits

Attract and retain the best people with innovative account options delivered by a partner who makes everything easier.



## Today's employees demand more. We're here to help you deliver it.

The market for great talent is more competitive than ever. To attract new team members and keep top talent engaged and excited, businesses need offerings that go beyond expectations. That's why Lifetime Benefit Solutions (LBS) helps you go beyond benefits with a range of innovative account options, delivered by a designated service team that keeps things simple and streamlines the entire process.



**92%**  
of employees  
consider benefits  
important to  
their overall job  
satisfaction<sup>1</sup>



## Your go-to partner for turnkey solutions

For nearly five decades, LBS has been making it easier for brokers and employers to enjoy a turnkey solution to spending accounts – and for employees to make the most of them.

- **Nearly 1,200** spending account clients/employers<sup>2</sup>
- **128K+** active employee accounts<sup>2</sup>
- Managed **more than \$130 million** in filed claims<sup>2</sup>

## An experience that's beyond simple

At LBS, going beyond benefits isn't just about the products we offer – it's about the experience we deliver. Discover how we bring a level of service and expertise you won't find with other benefit solutions providers, with personalized account support, integrated technologies and member tools that help deliver a better experience for everyone.





## LBS360: A complete approach to account service

A better experience starts with a better team. Through our LBS360 approach, businesses get direct access to an all-inclusive, designated service team to handle anything and everything related to LBS benefits packages.

- **17 years average industry experience** of our LBS360 team members
- **19 years average tenure** of reimbursement account administrators



### Client service consultants

Act as the primary representatives at LBS, answering any questions about plans and ensuring every inquiry and request is quickly resolved by the team.



### Sales executives

Introduce new offerings, recommend existing products to add and give advice on what mix of benefits makes sense for each business.

No matter the size of the organization, LBS clients can count on our experienced team as an extension of theirs. It's a level of service that goes beyond expectations to help clients go beyond benefits.



## Employer group satisfaction<sup>3</sup>



**satisfaction with ease of doing business**



**willing to repurchase**



**satisfaction with products and services**

## Experience hands-off administration with integrated technology

Bringing a better benefits package to an organization doesn't have to bring administrative headaches. We offer the expertise and technology to implement new programs with minimal disruption to businesses and employees, along with the ability to seamlessly integrate with most major payroll platforms, human resources information system (HRIS) technology, carriers and vendor partners to ensure things continue to run smoothly.



### Automated claims transfer

Simplifies the administrative experience



### Employer portal

Brings info together in one place for a streamlined administration and insights



### Consolidated billing

Simpler invoicing, with all products on a single invoice



### Open enrollment toolkits

Resources to communicate with and engage employees in new account offerings

### Employee Navigator for HRIS integration

LBS integrates with Employee Navigator's all-in-one benefits, HR and compliance software, so brokers can manage client benefits, implementation and more in a simple, intuitive platform. This eliminates the need for upfront membership file feeds, making implementation easier for the broker and employer.



# The employee experience is everything

Businesses choose to build on their benefits with spending accounts for a reason – to take better care of their teams and keep them happy. At LBS, we know that the member experience is a big part of it. Regardless of which types of plans and accounts we implement, partnering with LBS means businesses and employees enjoy an experience that’s simple, personalized and beyond expectations.



**Local** customer service



**Automated claims transfer**, which eliminates the need to send in receipts



A **comprehensive**, integrated platform



**Convenient**, easy-to-use mobile app



**24/7 access** to account information at your fingertips through web- and mobile-based portals



**Quick and easy access** to account funds in one place, whether through online distribution requests or the use of a single LBS card



## More account options. All beyond benefits.

Lifetime Benefit Solutions offers a diverse suite of spending accounts that helps businesses go beyond benefits to offer more of what team members care about. And across all accounts, we make it easy for employees through a comprehensive, integrated platform and access to account info anywhere, anytime.

- **Flexible Spending Accounts (FSAs)**  
A smart and simple way to empower team members to plan ahead for potential out-of-pocket medical expenses and increase their spendable income through tax savings.<sup>4</sup>
- **Health Reimbursement Accounts (HRAs)**  
A highly customizable way to offset rising health care costs by reimbursing employees for eligible health care expenses.
- **Health Savings Accounts (HSAs)**  
Allow employees to plan for future health care expenses – and even retirement – with tax-free investment accounts that grow year after year.<sup>4</sup>
- **Lifestyle Spending Accounts (LSAs)**  
Promote healthy habits and overall wellbeing for employees by covering a wide range of expenses – from pet care to ski passes to race entry fees and more.
- **Student loan repayment**  
Assists employees in paying down their student loans faster and with fewer worries.
- **Qualified Transportation Benefit (QTB)**  
Helps make employee transportation more affordable by reimbursing fees for parking and mass transit.

### It's time to go beyond benefits

As you look to create a benefits package that will help attract and retain the best talent, don't settle for the expected. Look to LBS for the account options, service and experience needed to help you go beyond benefits.

**Contact us today at**  
**[LifetimeBenefitSolutions.com/GoBeyondBenefits](https://LifetimeBenefitSolutions.com/GoBeyondBenefits)**





Lifetime Benefit Solutions facilitates the benefits administration and consulting needs of thousands of clients throughout the United States. Since 1974, we've been leveraging our experience, native flexibility and practical creativity to generate solutions beyond what our customers expect.

<sup>1</sup> Society for Human Resource Management, 2018 Employee Benefits Report

<sup>2</sup> Lifetime Benefit Solutions, January 2022

<sup>3</sup> Lifetime Benefit Solutions, September 2022

<sup>4</sup> These materials are for general information only and do not constitute tax advice. You should consult with your own tax advisor for any tax savings FSAs or HSAs may provide.

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