

# Where do you want to grow?

summit

## Lifestyle Spending Accounts (LSA)

Get where you want to grow by helping employers support the needs and interests of a diverse workforce.

DataPath 



Lifestyle Spending Accounts (LSAs) are post-tax, employer-funded reimbursement accounts that assist employees in accessing products, services, or activities that help improve their overall sense of well-being.



### Unlimited Flexibility

Expenses eligible for LSA reimbursement are chosen by the employer and can be nearly unlimited in scope.

Many employers choose expenses within the categories of physical fitness, mental health, and financial literacy. Others select education and enrichment activities. Still others prefer sports participation fees, cultural activities, or costs associated with leisure travel.

No other benefits account provides employers with so much flexibility to support employee needs and interests.



### Add to Existing Benefits

Their post-tax status and lack of regulatory restrictions allow LSAs to be offered alongside other benefit accounts without interference.



### Enrollment at Any Time

LSAs can be started at any time during the calendar year. They do not have to align with traditional annual enrollment dates.



### Debit Card or Manual Claims

Depending on employer requirements, LSA accounts can be accompanied by a convenient, account-linked debit card.

Alternatively, employees can be required to incur the expense first and then submit claim documentation before receiving reimbursement.



### Full-Featured Mobile App

Using the Summit mobile app, employees can check their LSA account balance, view claims status, file claims, and upload receipts with their mobile devices.



### Tax Considerations

LSAs are completely funded by the employer, and LSA benefits represent taxable income for employees. Consult your qualified tax or benefits counsel.



### Affordable BPO Services

From plan setup through claims adjudication and reporting, DataPath Operations BPO can help you add LSAs to your services menu with no further burdens on your existing staff.

*See reverse for examples of LSA-eligible expenses.*

## LSA-Eligible Expenses

Sponsoring employers have freedom to choose eligible products and services. Some examples of commonly included expenses include:



### PHYSICAL ACTIVITY

- At-home fitness equipment
- Athletic wear
- Fitness apps
- Fitness classes
- Fitness trackers
- Gym memberships
- Passes for golf, swimming, skiing
- Personal trainers
- Sports equipment



### HOUSEHOLD EXPENSES

- Cell phone bills
- Child and pet care
- Estate planning
- Financial advisory services
- Financial seminars/classes
- Groceries
- Home purchase or remodeling costs
- Rent/mortgage
- Utilities



### NON-TRADITIONAL HEALTH EXPENSES

- Cookbooks and cooking classes
- Food supplements
- Leadership and spiritual retreats
- Life coaching
- Marital counseling
- Meditation classes
- Nutrition counseling
- Parenting classes
- Yoga classes



### EDUCATION/WORK-RELATED EXPENSES

- Adult education
- Ergonomic chair/cushions
- High-speed internet
- Office supplies
- Standing desks
- Student loan reimbursements
- Tech accessories
- Transit expenses
- Wrist pads and supports



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