



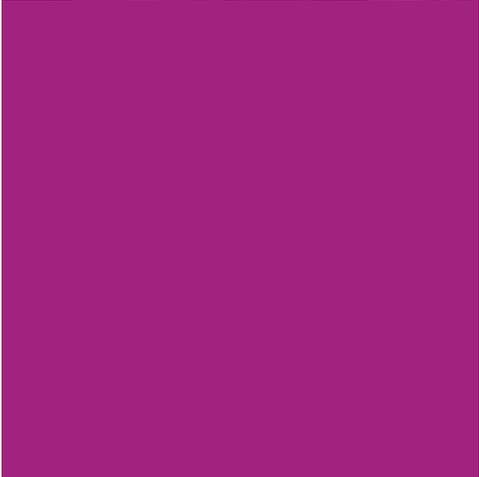
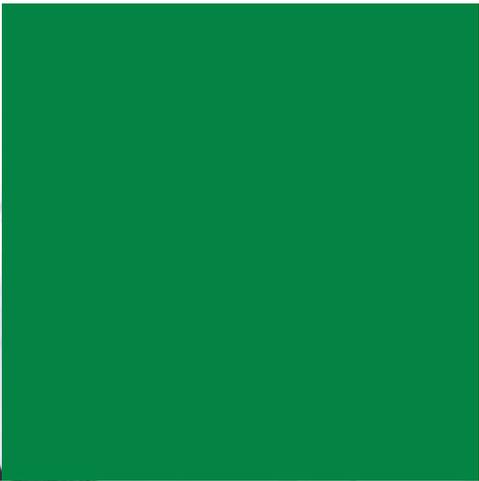
2023 Flexible Spending Accounts

We are pleased to announce that Lifetime Benefit Solutions remains our flexible spending account (FSA) provider for 2023. More information including enrollment and claim forms can be found on the [Employee Benefits](#) web page.

A new enrollment from must be completed for each year.

The following information is included for your review:

- The IRS maximum annual contribution for healthcare and limited-purpose FSA has increased to **\$3,050**. The maximum carryover of unused health FSA has risen to **\$610**.
- The dependent care FSA maximum annual contribution remains at **\$5,000**. Unused balances from dependent care accounts do not carry-over into the next plan year.



Flexible Spending Account (FSA) Enrollment Kit

- Significant savings
- 24/7 web access
- Fast, efficient, convenient
- The benefit that benefits everyone



The FSA Plan

A Flexible Spending Account (FSA)

is an employee benefit plan established under IRC Section 125 that allows you to pay for everyday health care, dependent care expenses and certain individual premium expenses with pre-tax dollars.

An FSA saves you money by reducing your taxable income. The FSA amount you elect will be subtracted from your gross income. Federal, state and FICA taxes are then calculated on the lower amount. When you (or your spouse or dependents) incur an eligible expense, you'll receive reimbursement from the funds you've set aside from your paycheck.

Health Care Component:

This account helps you save money on everyday out-of-pocket medical expenses such as medical copays, coinsurance, prescription drugs, orthodontics, vision expenses, hearing aids, dental services, eligible over-the-counter (OTC) items and more. Qualifying dependents for FSA purposes include children through the end of the year in which they turn 26.

Limited Purpose FSA:

A limited-purpose FSA is much like a general-purpose health FSA. The main difference is that the limited-purpose account is set up to reimburse only eligible FSA dental and vision expenses. These plans allow you to contribute to an HSA as well.

Dependent Care Component (\$5000 maximum):

This account helps you save money on daycare expenses for dependent children and adults so you can work. Qualifying dependents include children under age 13, whom you claim as a dependent on your federal income tax return (special rules apply for divorced parents), a disabled spouse and any other dependent on your tax return who resides with you and is physically or mentally disabled.

Plan Ahead for your FSA!

Planning ahead is important when signing up for your company's FSA Plan and understanding the benefits offered is critical.

Estimate Your Expenses:

You can maximize your FSA account by planning ahead carefully and using this helpful tool. You may also use the FSA calculator on our website, LifetimeBenefitSolutions.com. Some common items to consider are also listed in the chart:

Health Care Account	Annual Expense
Deductibles	\$
Co-pays	\$
Dental Expenses not covered by insurance	\$
Orthodontia	\$
Vision Expenses (Exams, Glasses, Lenses)	\$
Hearing Expenses (Exams, Hearing Aids)	\$
Prescription Drugs	\$
Eligible Over-the-Counter Items	\$
Diabetic Supplies	\$
Therapy (Physical Therapy, Speech, Chiro)	\$
Medical Mileage	\$
Other	\$
Total Estimated Health Care Expenses	\$
Dependent Care Account	Annual Expense
Payment to Dependent Care Facility	\$
Payment to Dependent Care Individual	\$
Payment to Adult Care Provider	\$
Total Estimated Dependent Care Expenses	\$
Total Health Care PLUS Dependent Care	\$

Know the Details:

Be sure to budget for each account expense separately. Elections to and reimbursements from these accounts cannot be blended. Also, a use-it-or-lose-it provision may apply, so plan ahead carefully.

You must re-enroll in this Plan each year. You cannot change your election during a Plan year unless you incur a qualifying life event, such as marriage/divorce, birth/adoption.

Read your Summary Plan Description (SPD) carefully to understand the specific terms of your Plan. The Plan Document governs your rights and benefits under each Plan and is available through your employer.

Claims Processing and Customer Service



Filing a Claim:

Submit your claims online to receive the fastest reimbursement for an eligible out-of-pocket expense. Supporting receipts and documentation can be scanned and attached to your online claim, or you can email, fax or mail the required paperwork. Another option is to download a paper Reimbursement Request form. Complete the form by itemizing your expenses and following the instructions found directly on the form. Reimbursement Request forms and required documentation can either be mailed or faxed for processing.

Claims deadlines apply. Be sure to carefully read your Summary Plan Description (SPD) to understand the terms and deadlines associated with your Plan.

Customer Service:

Most of your questions can be answered by visiting the website. If you prefer to speak with a customer service representative, call 800-327-7130 Monday-Thursday from 8am EST to 5pm EST and Friday from 9am EST to 5pm EST. You can also email our Customer Service department at lbs.customerservice@lifetimebenefitsolutions.com.

Go Direct or Go Green

Receive your reimbursement quicker, and avoid the \$30 check minimum and a trip to the bank by completing a Direct Deposit form online.

Provide or update your email address online and help us go green. You'll receive only plan related information such as account statements, claim related information and Request for Information (RFI) letters (for Card participants).

Mobile App

Our mobile app enables you to easily and securely access your health care spending accounts. You can view account balances and detail, submit claims, and capture and upload pictures of your receipts anytime, anywhere on iPhone, Android or tablet devices.

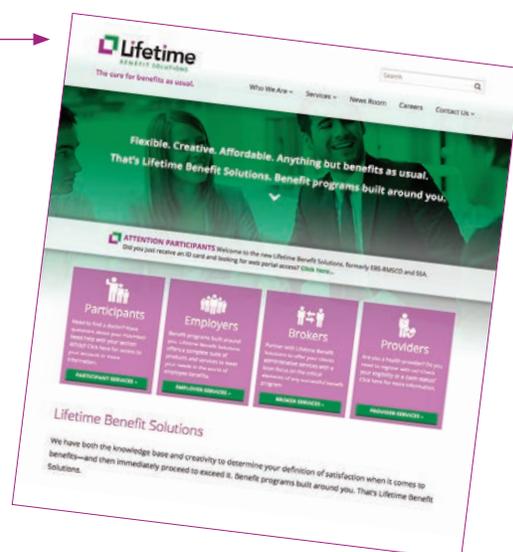
Web Access

View your account online 24/7 via LifetimeBenefitSolutions.com.

While online, you can:

- Submit claims for reimbursement
- View claims history
- Sign up for Direct Deposit
- Check your available balance
- Access forms such as Direct Deposit, Certification of Medical Necessity, Release of Information and various Reimbursement Request forms
- Enter your email address to receive important Plan related materials
- Use our online services, such as our online calculator to estimate your out-of-pocket expenses and our online eligible expense listing

To access your account online, visit LifetimeBenefitSolutions.com and click on the Participants link. Select Reimbursement Accounts: FSA/HRA/HSA/QTB then click on the green login button. For detailed instructions on how to view your account online, click on the link for Login Directions to Your Reimbursement Account located under the green login button. Your initial username will be your social security number (or whatever identifier your employer provides). Your password will be the first letter of your first name (lower case) followed by your five digit zip code.



The Health Spending Card

The Health Spending Card is a convenient payment method...you simply swipe the card without incurring an out-of-pocket expense! Behind the scenes, the provider is paid and the amount is deducted from your account balance. You don't have to file a claim form for reimbursement—the payment function is fully automated.

Cashless but Not Paperless:

Each time you use your Health Spending Card, you must be able to prove you used it to pay for a Plan eligible item or service. Fortunately, technology behind the Health Spending Card automatically substantiates the vast majority of your transactions. You will receive a letter asking you to send in copies of your receipt and necessary documentation for those transactions that can't be automatically substantiated with supporting technology.

Purchasing Items with the Card:

When you purchase items with the card, such as over-the-counter (OTC) items, they may be auto-substantiated if the merchant uses a special barcoding system called Inventory Information Approval System (IIAS). You will not be sent an RFI letter for transactions that are automatically substantiated. Eligible OTC items classified as not drugs and medicines, such as bandages, have the IIAS barcodes directly on the product. These items may be purchased with the card; no additional rules apply.

The IRS states that OTC items classified as drugs and medicines, such as cough syrup, are only eligible if they are accompanied by a doctor's prescription. Additional rules apply to pay for eligible drugs and medicines that are accompanied by a doctor's prescription with the Health Spending Card: 1) the pharmacist must assign an Rx number; and 2) the pharmacist must retain a record of the Rx with the transaction details. Only if all rules are met can eligible OTC drugs and medicine be paid for



with a Health Spending Card. If the pharmacy is unable to meet the IRS rules, you must pay for the items out of pocket and then submit a claim form with the proper documentation including the doctor's prescription.

Paying for Services with the Card:

Paying a doctor's office copay is an example of paying for services with the card. However, in some cases, services provided at a medical, dental or vision office cannot be auto-substantiated. In these cases, you will receive an RFI letter asking for copies of your receipt and necessary documentation.

Important Health Spending Card Tips:

- Keep all receipts associated with your Health Spending Card in a central location, and promptly reply when asked for a copy.
- The IRS states that services are eligible for reimbursement after the services have been rendered. Prepaying for services such as weight loss or fitness memberships is not allowed.
- The Health Spending Card will be mailed directly to your home address. Read all information enclosed with the card and sign the card to agree to the terms.
- If a merchant will not accept the card, just pay out of pocket and submit for reimbursement.

Remember—the Health Spending Card is cashless, but not always paperless!
Be prepared to submit copies of your receipts and other documentation when requested.



Qualifying Health Care Expenses

Acupuncture	Drug overdose, treatment of	Occlusal guards to prevent teeth grinding	Surgery
Adoption	Eye examinations, eye glasses, equipment and materials	Operations	Taxes on medical services and products
Alcoholism treatment	Fluoridation services	Optometrist	Telephone for hearing impaired persons
Ambulance	Guide dog; other service animal	Organ donors	Television for hearing impaired persons
Artificial limbs	Hospital services	Orthodontia	Therapy
Artificial teeth	Immunizations	Osteopath fees	Transplants
Asthma treatments	Laboratory fees	Oxygen Physical exams	Transportation expenses for person to receive medical care
Body scans	Laser eye surgery; Lasik	Preventive care screenings	Tuition evidencing separate breakdown for medical expenses
Braille books and magazines	Lodging at a hospital or similar institution	Prosthesis	Vaccines
Breast reconstruction surgery following mastectomy	Mastectomy-related special bras	Psychiatric care	Vision correction procedures
Chelation therapy	Medical alert bracelet or necklace	Radial keratotomy	Wheelchair
Chiropractors	Medical information plan charges	Screening tests	X-ray fees
Co-insurance amounts	Medical records charges	Seeing eye dog	
Co-payments	Obstetrical expenses	Sleep deprivation treatment	
Deductibles		Smoking cessation programs	
Dental sealants		Speech therapy	
Dental treatment		Stop smoking program	
Diagnostic items/services		Supplies to treat medical condition	
Drug addiction treatment			

Potentially Qualifying Health Care Expenses

A Certification of Medical Necessity Form must be completed by your physician.

AA meetings, transportation to	Dyslexia treatment	Hypnosis	Nutritionist's expenses
Alternative healers	Fitness programs	Lactation consultant	Occupational therapy
Automobile modifications	Gambling problem, treatment	Lamaze classes	Personal trainer fees
Birthing classes	Health club fees	Language training	Psychoanalysis
Blood storage	Home improvements (such as exit ramps, widening doorways, elevator, etc.)	Lead-based paint removal	Psychologist
Books, health related	Hormone replacement therapy	Lodging of a companion	Ultrasound, prenatal
Car modifications		Long-term care services	Varicose veins, treatment of
Childbirth classes		Massage therapy	Veterinary fees (service animals)
Counseling		Mineral supplements	Weight loss programs
		Nursing services	

Ineligible Health Care Expenses

Appearance improvements	Electrolysis or hair removal	Late fees (e.g., for late payment of bills for medical services)	Recliner chairs
Car seats	Funeral expenses	Maternity clothes	Tanning salons and equipment
Controlled substances in violation of federal law	Hair removal and transplants	Mattresses	Teeth whitening
Cosmetic procedures	Household help	Missed appointment fees	Veneers
Ear piercing	Illegal operations and treatments		

Qualifying Over-The-Counter (OTC) Items

Arthritis gloves	Cold/hot packs	Eye drops (Example: Visine)	Orthopedic shoe inserts
Bandages (Examples: Band-Aid, Curad, Ace)	Contact lenses, materials and equipment	First aid kits	Pregnancy test kits
Blood pressure monitoring devices	Crutches	Gauze pads	Reading glasses
Blood sugar test kits and test strips	Dentures, denture adhesives	Glucose monitoring equipment	Support braces
Carpal tunnel wrist supports	Diabetic supplies (including Insulin)	Hearing aids	Thermometers
	Ear wax removal products	Medical monitoring and testing devices	Walkers

This is not a comprehensive list and is subject to change at any time and without notice.

Potentially Qualifying OTC Expenses

Drug and Medicine items require a prescription completed by your physician and are not eligible for payment with the Health Spending Card. Other items in this category require a Certification of Medical Necessity form completed by your physician.

Acne treatment	Compression hose	Herbs	Probiotics Rehydration solution (Example: Pedialyte)
Air conditioner	Cough suppressants (Examples: Pediacare, Robitussin, cough drops)	Holistic or natural healers, and drugs and medicines	Retin-A Rogaine
Air purifier	Decongestants (Examples: Dimetapp, Sudafed)	Humidifier	Sinus medications (Example: Sudafed)
Allergy medicine	Diabetic socks	Incontinence supplies	Special foods
Allergy treatment products; household improvements to treat allergies	Diaper rash ointments and creams (Example: Desitin)	Insect bite creams and ointments (Examples: Benadryl, Cortaid)	St. John's Wort
Antacids (Examples: Maalox, Prilosec OTC, Zantac)	Diarrhea medicine (Examples: Imodium, Kaopectate)	Lactose intolerance tablets (Example: Lactaid)	Sunburn creams and ointments
Antibiotic ointments (Examples: Bacitracin, Neosporin)	Dietary supplements	Laxatives (Example: Ex-Lax)	Sunglasses
Antihistamines (Examples: Benadryl, Claritin)	Eczema treatments	Medicines and drugs	Sunscreen
Anti-itch creams (Examples: Benadryl, Cortaid, Ivarest)	Expectorants (Examples: Comtrex, Robitussin)	Menstrual pain relievers	Throat lozenges (Examples: Cepacol, Chloraseptic)
Aspirin	Fiber supplements	Motion sickness pills (Examples: Bonine, Dramamine)	Toothache and teething pain relievers (Example: Orajel)
Bactine	First aid cream	Nasal strips or sprays	Treadmill
Breast pumps	Glucosamine	Nutritional supplements	Vitamins
Calamine lotion	Hemorrhoid treatments (Example: Preparation H)	Pain relievers (Examples: Advil, Aspirin, Tylenol)	Wart remover treatments
Chondroitin		Petroleum jelly	Wigs
Claritin, an allergy drug		Prenatal vitamins	Yeast infection medications
Cold medicine (Examples: Comtrex, Sudafed)			

The IRS has not yet released a detailed and brand specific list of drugs and medicine.

Ineligible OTC Expenses

Dental floss	Feminine hygiene products	Safety glasses	Toiletries
Deodorant	Hair colorants	Shampoos	Toothbrushes
Diapers or diaper service	Mouthwash	Shaving cream or lotion	Toothpaste
Diet foods	Perfume, Cologne	Skin moisturizers, hand lotion	
Face creams	Permanent waves	Soaps	

Eligibility rules for OTC items may change. Drug and Medicine items require a physician's prescription, and may not be purchased with a Health Spending Card. The ability to pay for eligible items with the Health Spending Card may vary by merchant and is dependent on the merchant's IIAS system.

This is not a comprehensive list and is subject to change at any time and without notice. Items listed in each category may be reclassified into another category depending on future IRS guidance.

Eligible Dependent Care Expenses

- Care in your home, someone else's home, or in a daycare center for child care and/or eldercare. Licensing requirements may apply.
- Registration fees for a daycare.
- Before and after school care for children under age 13.
- Education expenses for a child not yet in kindergarten, such as nursery school expenses.
- Expenses paid to a relative are eligible, however, the relative cannot be under age 19 or a tax dependent.
- Day camp (not overnight) expenses if the camp qualifies as a daycare center.
- FICA and FUTA payroll taxes of the daycare provider.

Note: This is not a comprehensive list.

