



2025 Flexible Spending Accounts

We are pleased to announce that Lifetime Benefit Solutions remains our flexible spending account (FSA) provider for 2025. More information including enrollment and claim forms can be found on the [Employee Benefits](#) web page.

A new enrollment form 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 **\$3,300**. The maximum carryover of unused health FSA has risen to **\$660**.
- 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.

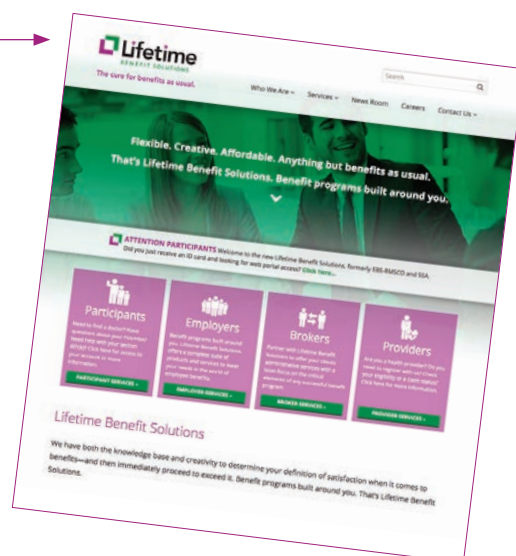
Web Access

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

Potentially Qualifying Health Care Expenses

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

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

Ineligible Health Care Expenses

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

Qualifying Over-The-Counter (OTC) Items

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

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.

