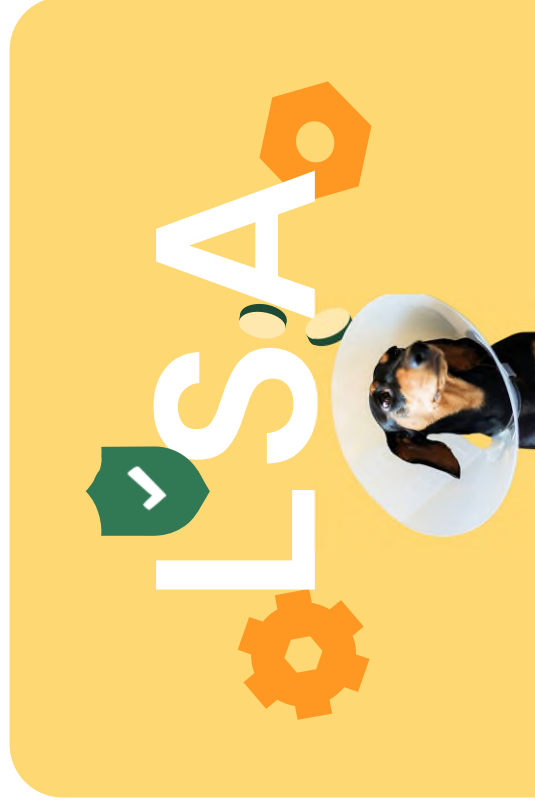


Lively LSAs 101

The basics to know



What is a Lively Lifestyle Spending Account (LSA)?

LSAs are reimbursement accounts offered to pay for a wide-range of lifestyle expenses, typically those not related to medical needs.

This type of employer-sponsored account is completely funded by the employer and is highly customized for the needs of your organization.



Value of LSAs



Additional money from your employer

LSA accounts are completely funded by your employer, as employee contributions are not permitted.



Coverage for your individual life needs

LSAs can cover expenses for varying aspects of life, such as physical health, emotional wellness, family planning, pet care, and more.



May improve quality of life

Industry research shows that employees want benefits that impact their quality of life and overall well-being, beyond healthcare.



More privacy

Lively is a third-party administrator, and as such, your employer does not see the details of the expenses you request reimbursement for.

Eligibility and regulations

- **Eligibility and enrollment**

Your employer will likely inform you if you are eligible for the LSA(s) they offer. They may also inquire about your desire to enroll in the LSA prior to enrolling you, or enroll you directly.

- **Funds are taxable income**

Your employer will determine whether you pay income taxes on the total amount available or on actual spend.

- **Funds are "use it or lose it"**

Because LSA funds are not required to rollover to the next plan year, unused funds will most likely revert back to your employer. In some cases, your employer may offer carryover options or extension periods.

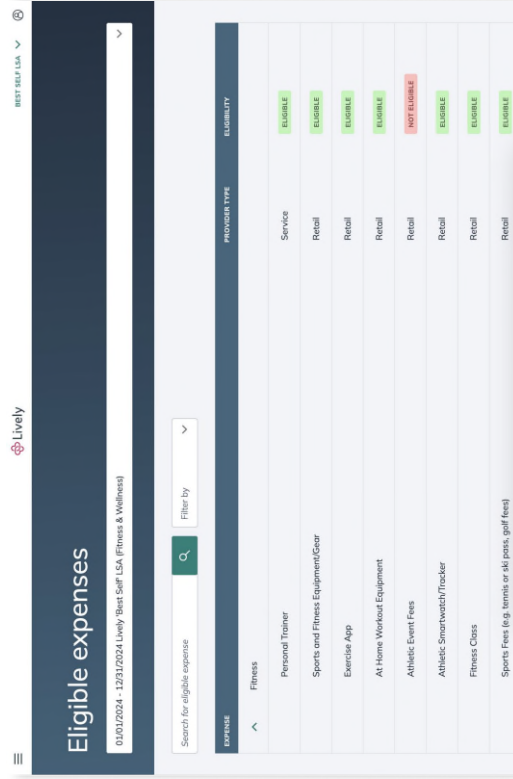
Speak to your Benefits Administrator to learn about your specific plan design.

Qualified expenses

Lively offers a number of LSA categories. Your employer will determine the number of LSAs offered to your organization as well as what expenses are covered under those LSAs.

Follow the steps below to learn what LSAs you are enrolled in and what expenses are eligible for reimbursement.

- 1 Log in to your Lively account by visiting secure.livelyme.com/login
- 2 The LSA(s) you are enrolled in will appear among the list of Lively personal accounts
- 3 Select the Lively LSA account you wish to log into
- 4 Once logged in, select the 'Eligible Expenses' tab from the left-side menu to see what expenses qualify for this LSA



How reimbursement works

The LSA funds can be accessed as soon as your employer deposits funds into the account. The total amount may be available on day 1 of your plan start date, or may become available throughout the plan term.

- 1 **You pay for an eligible expense**
Employee incurs an eligible expense for their LSA and pays for that out-of-pocket.
Be sure to keep a receipt! You'll need it when you submit a reimbursement claim.
- 2 **Submit a reimbursement request**
Log in to your Lively LSA to submit a request to be reimbursed from your LSA.
A third-party receipt is required and must show:
 - Description of product or service
 - Date of purchase
 - Cost of purchase
- 3 **Linked bank account is reimbursed**
Lively will review the request within 2 business days.
Once approved, the linked bank account on file will receive the reimbursement.

Have questions?

We're here to help. Email or call Lively for responsive assistance.

Reach a team of experts Monday-Friday, 6:00 am - 6:00 pm PT by emailing support@livelyme.com or calling **1-888-576-4837**.

