

# Welcome to Lively!

Benefits package changes are a common occurrence during Open Enrollment. This is because Open Enrollment gives employers the opportunity to evaluate benefits, which may result in new benefit providers. Toyoda Gosei has chosen to offer some benefits through Lively. Lively is a health and lifestyle benefits platform that provides employees with intuitive, easy to use technology and top-rated customer service.

We are thrilled to welcome you to Lively!

## Lively Benefits offered for Toyoda Gosei

Lively's innovative offerings outperform the status quo with proven high satisfaction and intuitive technology. The following benefits are now available through Lively.

**Health Savings** Account (HSA)

An HSA is a personal savings account for healthcare expenses. It is used in conjunction with a qualifying High Deductible Health Plan (HDHP). It has a triple tax advantage and any unspent funds rollover each year. You can even invest funds to use for retirement.

**Flexible Spending** Accounts (FSA)

Three types of FSAs are offered through Lively as an employee of Toyoda Gosei. General Purpose FSA (GPFSA), Limited Purpose FSA (LPFSA) and Dependent Care FSA (DCFSA). Pre-tax dollars set aside for eligible expenses that your health insurance plan may not cover. Only the LPFSA and DCFSA can be paired with an HSA.

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.

## It's easy to get started. These are the steps you'll take to activate your Lively benefits.

- Enroll in your HSA/FSA benefit through bswift. Following open enrollment, you will receive an email from Lively. Click on the "Complete Enrollment Now" button in that email to get started.
- You will be redirected to the Lively website to complete enrollment. You might need to provide additional information such as your SSN. Be prepared.
- Login to view your new Lively account(s). Once you start using your account, you can view and keep track of all your information.
- Start the transfer process (if applicable). If you have an HSA with a different provider, you may request to transfer your assets over to Lively.

### Raise your expectations

The Lively experience is thoughtfully designed to help make it easier for you to navigate your Lively benefits, get access to your information, and get expert help when you need it!



#### Technology built for today

Our proprietary technology is powerful and dependable. Leave clunky systems behind and enjoy a streamlined, intuitive experience that puts you in control.



#### **Unrivaled customer support**

Access to knowledgeable and engaged support can make all the difference. Our member support is always ready to go the extra mile to answer your questions.

On the Go? Scan here to download Lively's top-rated mobile app for easy access to your accounts.



Have questions? We're here to help. Reach out to Lively at support@livelyme.com for assistance.