

## Lifestyle Spending Accounts

Attract and Retain while promoting wellness with this innovative perk.

**Trends and Benefits of LSAs include:**

- Providing maximum flexibility for employers to decide which expenses qualify as eligible
- Offering an after-tax benefit that is not subject to government reporting requirements or contribution limits
- Providing additional cost savings for businesses as employer contributions to most LSA programs are tax-deductible.

A Lifestyle Spending Account (LSA) is an innovative employee benefit that allows companies to customize a plan for their employees to use on a wide range of wellness-related expenses.

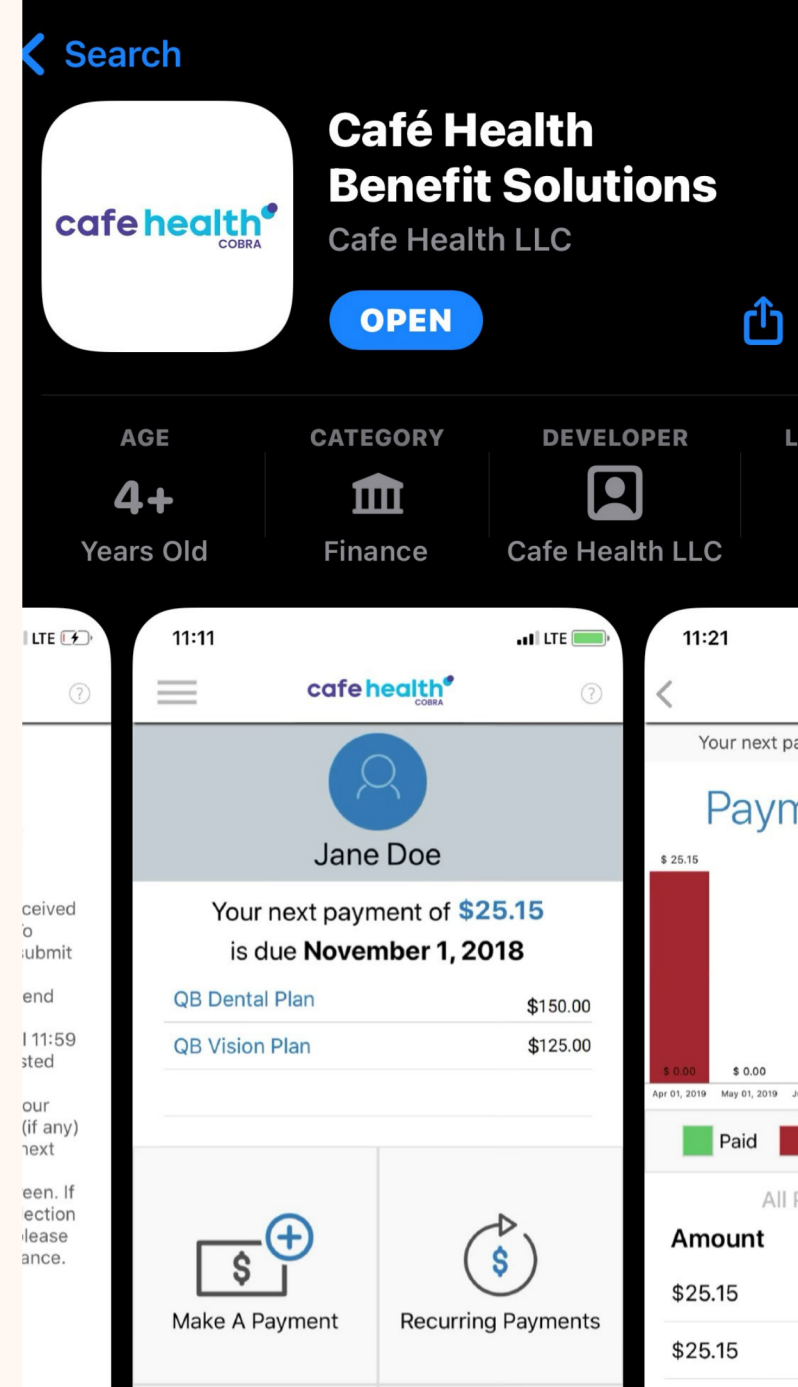
LSAs offer significant flexibility and can help attract and retain talent, boost employee productivity, and demonstrate a commitment to employee well-being.

Additionally, LSAs are an after-tax benefit, which means they are not subject to government reporting requirements or contribution limits, and in some cases employer contributions are tax-deductible.

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# Lifestyle Spending Accounts: Administration made easy with Cafe Health Perks Card and Cafe Health Mobile App

Administering an LSA is simple. You can use the Cafe Health Perks Card or employees can submit claims using the Cafe Health Mobile App on online portal. Employers fund the account and decide on the annual reimbursement limit and allowable expenses for employee groups. Cafe Health handles the administration and support, and employees can use any percentage up to the maximum allowed amount on any combination of expenses they choose. Only the amount the employee uses is taxable as income.



## Eligible Expenses for LSAs Include:

- Gym Memberships
- Home Gym Equipment
- Nutritional Supplements
- Utilities
- Groceries
- WiFi
- Life Coach
- Holistic Healing
- Nutritionist
- Recreational and Medical Cannabis
- Sporting Equipment
- Recreation Passes
- Music Lessons
- Hunting and Fishing
- Charity
- Sound Healing
- Hobbies
- Date Night