Lifetime
Benefit Solutions

Health Savings Account

Welcome, [First Name], to Lifetime Benefit Solutions!

Congratulations, [First Name], on taking the first step toward saving by opening a health savings account (HSA) with Lifetime Benefit Solutions (LBS). You'll be able to use your HSA funds to cover eligible medical expenses that are not covered by your insurance. And, with a triple tax benefit, this account ultimately means more money in your pocket.

We know change can be challenging, but whether you're new to HSAs or to LBS, we're here to walk you through the process and provide you with the tools and resources you need in order to be successful.

Within this welcome kit, you'll find the following sections:

Annual IRS contribution limits

Depending on your medical plan's coverage level, combined annual contributions from you, your employer, and any other third party must not exceed the limits below.

2025 Annual HSA contribution limits	2026 Annual HSA contribution limits
Individual: $4,300	Individual: $4,400
Family: $8,550	Family: $8,750

Catch-up contributions

If you are an HSA accountholder and meet the qualifications below, you are also eligible to make a catch-up contribution of an extra $1,000 to your HSA:

- Will be 55 years of age or older by the end of the current tax year
- Not enrolled in Medicare – if you enroll in Medicare mid-year, you must prorate your contributions, including any catch-up contributions

If your spouse is covered under your medical insurance and they meet these qualifications, they are also able to make a catch-up contribution into a separate HSA in their own name.

Using your Health Savings Account

By opening an HSA with LBS, you've taken the first step in maximizing the value of your benefits and making them work for you. Continue reading for information on common transactions and some quick tips on using and managing your HSA to get the most out of your healthcare dollars.

Tools and resources to manage your account on your schedule

Online Member Portal
Member login can be found on
LifetimeBenefitSolutions.com

LBS Health Spending App
GET IT ON Google Play
Download on the App Store

Scan to download the
LBS Health Spending App
to your device.

Making contributions to your account

To ensure your account has the funds you need when an eligible medical expense arises and to maximize the tax benefits of an HSA, be sure to start funding your account once it has been opened. LBS offers several different options for contributions (or deposits), so you can choose the most convenient method for you:

Payroll deductions – If your employer offers payroll deductions, you can elect to have an amount of your choosing deducted (pre-tax) from your paycheck and deposited directly into your HSA.

Member portal or mobile app – Using our member portal from a computer or mobile device, you can transfer funds from a personal bank account to your HSA by choosing the "Make an HSA Transaction" option.

Mailed check – Complete an HSA Contribution Form (found on our member portal), and mail the form along with a check made payable to Lifetime Benefit Solutions to:

PO Box 211126
Eagan, MN 55121

Don't forget to keep your contributions within the limits for the year, depending on your plan's coverage level. This includes contributions from your employer, and the amount is pro-rated if your account is opened mid-year.

Paying for eligible expenses

Not only do we offer multiple methods to make contributions from your account, but we also provide various options to use the funds within your account.

It's very important to keep the receipts of any items or procedures you pay for with your HSA. This is a requirement of the IRS, and at any time you may be audited for your purchases to ensure they all qualified as HSA-eligible expenses.

LBS health spending card – The easiest and quickest way to pay for eligible expenses is to use your HSA debit card at the point of sale. The Health Spending Card can also be submitted as payment if you receive a bill in the mail following an eligible procedure.

Member portal or mobile app – If you don't have your debit card with you when you need it, or if electronic payment is not accepted, you can pay initially with cash or from your personal bank account and reimburse yourself later. This can be done by selecting the "Make an HSA Transaction" option and transferring funds from your HSA directly into a personal bank account. You can also request a check reimbursement to yourself or a provider for a $10.00 fee.

Sample list of IRS-qualified medical expenses for HSAs

- Acupuncture
- Alcoholism treatment
- Ambulance services
- Annual physical exam
- Bandages
- Birth control pills
- Chiropractor
- Crutches
- Doctor's fees
- Dental treatments
- Dermatologist
- Diagnostic services
- Drug addiction therapy
- Fertility enhancement
- Guide dog
- Gynecologist
- Hearing aids and batteries
- Hospital bills
- Laboratory fees
- Lactation expenses
- Menstrual products
- Nursing home
- Nursing services
- Obstetrician
- Osteopath
- Over-the-counter medications
- Oxygen
- Personal protective equipment (including face masks, hand sanitizer, sanitizing wipes)
- Pregnancy test kit
- Podiatrist
- Prescription drugs and medicines
- Prenatal care and postnatal treatments
- Psychiatrist
- Psychologist
- Smoking cessation programs
- Surgery
- Therapy or counseling
- Medical transportation expenses
- Transplants
- Vaccines
- Vasectomy
- Vision care (including eyeglasses, contact lenses, Lasik surgery)
- Weight loss programs (for a specific disease diagnosed by a physician)
- Wheelchairs
- X-rays

This is not a comprehensive list, and qualified expenses may change occasionally. You can find a complete current list of qualified expenses by logging into your account on our member portal – click on Tools & Support, scroll down to Quick Links, and select EBIA's Health Care Expense Table.

Spending Account member portal

As part of your spending account program with LBS, you have 24/7 access to your account through our online member portal. You can access your account through our website, **LifetimeBenefitSolutions.com**.

You can access the portal login page by clicking on the Login option in the upper right hand corner of the screen, and selecting **Members**. From there, you can choose the **Spending Accounts Login**, which will bring you to the correct portal.

Once you have downloaded the app, you may log in using the same username and password you use to access the LBS online member portal.

If this is your first time logging in to either the online portal or mobile app, you can get started by following these three easy steps:

Step 1

Visit **LifetimeBenefitSolutions.com**, click on the "**Login**" drop down and choose "**Member**."

Step 2

Choose "**Spending Account Login**" to be taken to the Consumer Portal.

Step 3

Once you are on the login page you can begin the New User Registration process by clicking on "**Get Started**" in the New User section.

Your LBS online member account puts you in control

Once you are logged in, you will be able to:

- Update your email address, username, password
- Make HSA transactions online (with an option to scan and attach your receipts)
- View and manage notification letters from LBS
- View your account summary and track account contributions and payments
- Complete plan-related forms directly online, then print and submit for processing

Valuable tips regarding your account

Direct deposit

Avoid a trip to the bank and sign up for direct deposit. Simply enter your banking information into the **Bank Accounts** section of the **Profile** tab.

Email address

It is essential that you maintain an updated email address with us at all times. Your email address will be used at LBS strictly for the purpose of communicating important plan information.

If this is your first entry to your online account, you will be asked to set up security questions.

Please note, if you are the dependent of an employee, you must use the employee's information to log in.

Member portal guide: Health Savings Accounts

As part of your employer's HSA program, you have 24/7 access to your account through the LBS online portal. Here, you'll be able to request distributions; check account balances; stay on top of account activity including contributions, deductions, and payments; view plan information, forms, and notifications; and more.

Our online portal provides you with:

- Secure access to download HSA information, forms and notifications when it's most convenient for you
- Integrated access to your investment portal - no need to remember multiple usernames or passwords
- Fund performance and prospectus information for several available mutual funds
- Monthly account summaries that are automatically generated, with email alerts directing you to the secure portal for viewing – creating a virtually paper-free administration process
- Tools to upload receipts and track expenses
- The ability to stay up-to-date on balances and actions required with automated email alerts and practical portal home page

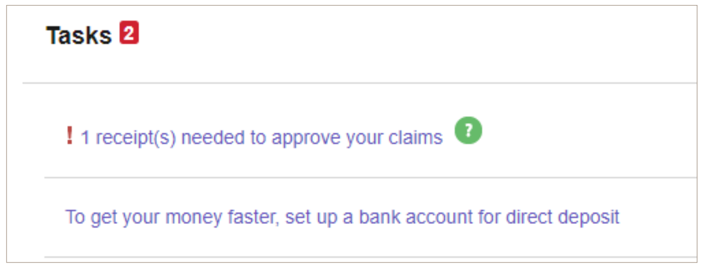
Navigating the home page

After you log in to your personal account, the portal will open on the home page. The home page is easy to navigate:

- Easily access the **Accounts** and **I Want To** sections to work with your account right away
- The **Accounts** section for your HSA links directly to the **Account Activity** page, where you can view your available balance and transaction history
- The **I Want To** section contains the most frequently used options within the portal
- The **Tasks** section displays alerts and relevant links that enable you to stay up-to-date on your accounts
- The **Quick View** section graphically displays some of your key account information

Tasks

Each time you log in, it is important that you check the **Tasks** section – any messages displayed here will be unique to your profile and account and will prompt you to complete certain actions that are required for your HSA. An email notification will also be sent alerting you that these actions are needed to complete the opening of your HSA.



Common HSA transactions

Adding a personal bank account

The quickest way to get access to your money is to use your LBS Health Spending Card at the point of sale to pay for eligible expenses. If you did not use your debit card, the fastest way to reimburse yourself is to request a distribution to your personal checking account.

To link your personal bank account:

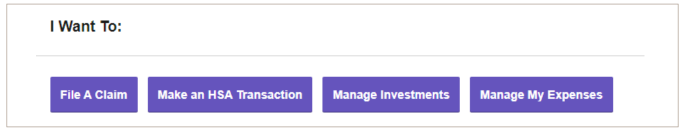
1. Hover the cursor over your name at the top of the screen.
2. Select Banking/Cards.
3. Click Add Bank Account.
4. Follow the prompts to add your bank account details and information and click Submit.

Please note: If your account requires bank validation, you will be notified on the portal to watch for a small transaction, or "micro-deposit", in your designated bank account in the next couple of days to enter online, which will validate your account.

Requesting a distribution

To request a distribution from your HSA, navigate to the **I Want To** section on the home page, and click on the **Make an HSA Transaction** button.

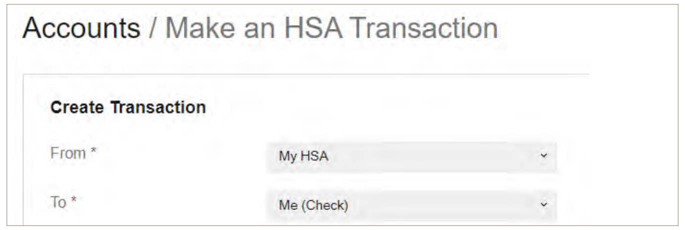
In order to complete a transaction, fill out the fields as prompted. You will have the option to receive a distribution issued to yourself or someone else, such as a provider.



Contributing additional funds to your HSA

If you wish to contribute more funds into your HSA than what is being deducted through payroll (if offered by your employer), you can set this up through the portal. You are able to contribute to your HSA by transferring funds from your personal bank account, and then you can report that additional contribution on your tax returns to claim your deduction at tax filing time.

1. To make a contribution from a personal bank account to your HSA, select the **Make an HSA Transaction** button in the **I Want To** section of the home page.

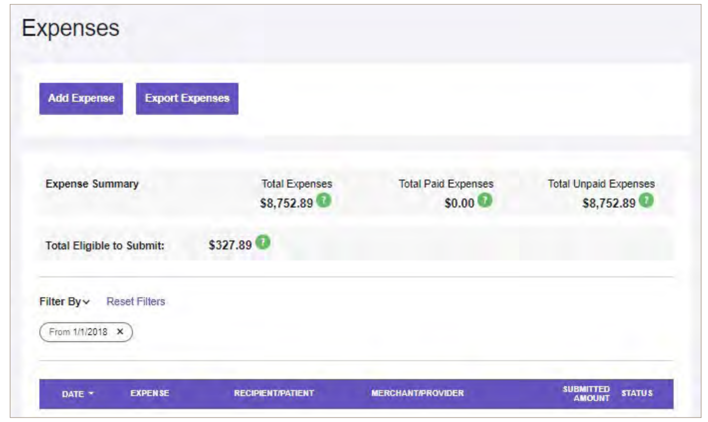


2. Select the bank account you wish to use under the "**From**" dropdown. If you don't already have a bank account on file, you can add one using the **Add Bank Account** link.
3. You may schedule to make either a one-time or recurring contribution. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will be taken out of your personal bank account within two business days of your request, and the money becomes available in your HSA as soon as it is deposited.

Did you know?

As a convenient alternative to requesting a distribution through the portal, you can use your LBS Health Spending Card to pay for your eligible expenses directly from your account.

Managing your expenses



The portal provides you with a consolidated view of all of your healthcare expenses for an easy way to manage your claims and debit card transactions. To access this feature, hover over the **Accounts** tab and click on **Expenses**. You can also choose the **Manage My Expenses** button from the **I Want To** section of the home page. You can easily filter expenses by clicking on the **Filter By** dropdown. Expenses can be exported into a spreadsheet by clicking on the **Export Expenses** button at the top of the Expenses page.

Paying for an expense

You may process a payment or reimbursement for unpaid expenses directly from the Expenses page. Expenses will be categorized, and payment can be initiated for unpaid expenses by clicking on the **Pay** button to the right of the expense details.

You can filter your dashboard to only view unpaid expenses by clicking on the **unpaid status** from the **Filter By** dropdown. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid from. When you click **Pay**, the claim details will be pre-populated within the claim form. Review and edit the claim details by completing any required fields that remain blank. You will then have the option to either request a reimbursement/distribution to yourself, or pay the provider directly.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
+ 1/15/2020	Vision	Test Member	Eye Care Center	$1,000.00	$	Pay

Frequently asked questions

How do I view or access plan information?

Click on the **Tools & Support** tab, and scroll down to the **Plan Summaries** section to view basic information. Click each applicable plan to see the plan details.

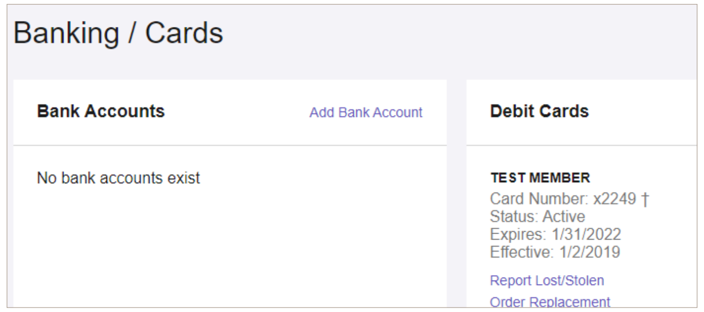
How do I view my payment history?

Under the **Accounts** tab, click **Payments**. Here, you will see payments made to-date, including your LBS Health Spending Card transactions.

How do I report my LBS Health Spending Card missing and/or request a new card?

Hover your cursor over your name at the top of the screen, and click **Banking/Cards**. Under the **Debit Cards** column, click **Report Lost/Stolen or Order Replacement** and follow the instructions.

Alternatively, you can also report a debit card missing and/or request a new card by clicking on the **Tools & Support** tab and clicking on **Report Card Lost or Stolen** under the **How Do I?** section.



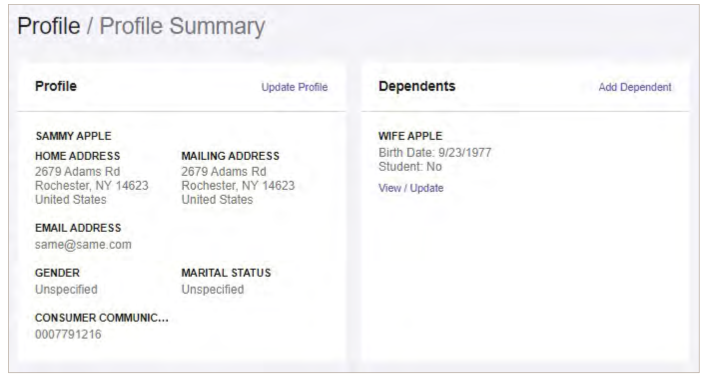
How do I update my personal profile and information?

Hover your cursor over your name at the top of the screen, and click **Profile Summary**. Here, you will find links to update your profile information including:

- Profile summary details
- Dependents
- Beneficiaries

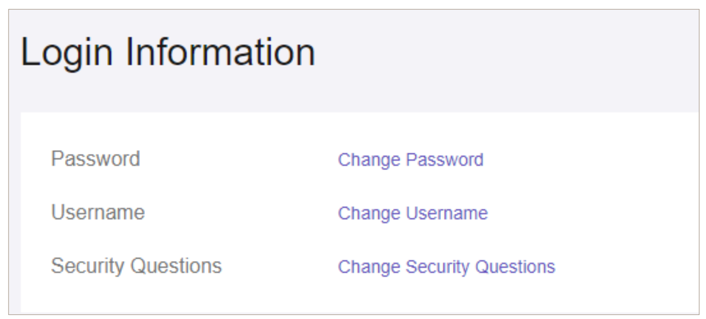
Depending on the change you'd like to make, click the appropriate link on the **Profile Summary** page. Some profile changes will require you to answer an additional security question. Complete your changes in the form and click **Submit**.

Please note: Address changes should be communicated to LBS through your employer.



How do I change my login and/or password?

Hover your cursor over your name at the top of the screen, and click **Login Information**. Follow the instructions on the screen. If this is your first time logging in, you will be prompted to change the password that was assigned to you by your plan administrator. Follow the remaining instructions and click **Save**.



Are HSA statements available online?

Yes. Your HSA Account Summary report can be found by hovering over the **Accounts** tab and selecting Statements. The three most recent summaries will be displayed, or you can click on **View All** to see more.

Are HSA tax documents available online?

Yes. Your HSA tax documents can be found by clicking on the **Tools and Support** tab and choosing **HSA Tax Documents** under the **Forms** section. All tax documents will be accessible here, including corrections or updates.

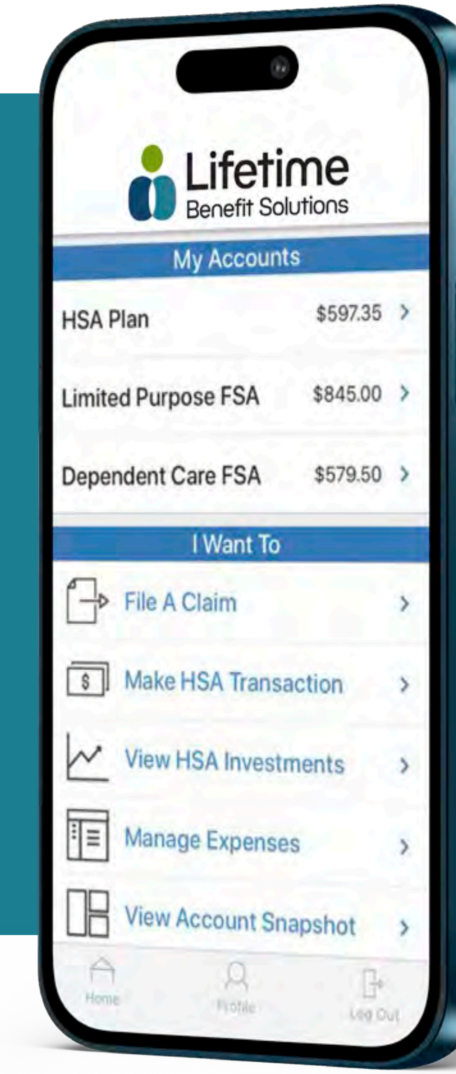
Where can I find HSA forms and additional resources?

Forms, such those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as information about interest rates and how to invest funds can also be found under the **Tools & Support** tab.

Lifetime Benefit Solutions Health Spending App

Take the hassle out of managing your spending accounts. Our mobile app functions provide 24/7 access to your account and puts you in control.

At LBS, we work to ensure you get the most out of your spending accounts. By taking advantage of our mobile app, the LBS Health Spending App, you're able to easily and securely access any of your spending accounts all in one place, right from the palm of your hand.



The LBS Health Spending App provides time-saving benefits such as:

- Simple and secure access to all of your spending accounts – one single platform for your Health Savings Account, Flexible Spending Account, Health Reimbursement Account, and Qualified Transportation Benefit
- Check current spending account balances and transaction details
- View account activity and receive alerts via text message
- File new claims by simply uploading a picture of your receipt
- Easy access to our customer service center via a phone call or email
- Request a contribution
- Make a distribution for an eligible expense

This above screen is representative of the app experience. Actual screens and options are tailored to the specific spending accounts each member has.

Investing with your Health Savings Account

As part of your Health Savings Account (HSA) features with Lifetime Benefit Solutions (LBS), we provide the opportunity to invest a portion of your HSA dollars, which offers the potential to build long-term savings for your future. Should you choose to invest your HSA funds, LBS has two options available for our members.

Our basic investment option includes a menu of pre-selected mutual funds that you can pick from, similar to what you would do with a 401(k) Plan. This option is more limited in capabilities but may be a good choice for members who are getting started with investing.

For those who are comfortable with more complex investments, we also offer the option to enroll in a Health Savings Brokerage Account offered through our partner, Charles Schwab. The brokerage account offers an expansive selection of investment vehicle options, allowing you to choose from thousands of mutual funds, stocks, exchange-traded funds (ETFs), individual bonds, and Certificates of Deposit.

You can access either option through the same online portal you use to manage your HSA. Our investment features on the portal include:

- Unlimited access to your HSA investment menu or Health Savings Brokerage Account
- Integrated access to your HSA investments
- Fund performance and prospectus information for available mutual funds
- View your investment account activity details
- Manage one-time investment transfers
- Manage transfers to and from your brokerage account with your HSA
- Robust research and fund screener tools
- Thousands of funds available (stocks, bonds, and mutual funds) via your brokerage account

Did you know?

An HSA can be used as an additional source of savings for retirement. Once you turn 65, you can withdraw your HSA funds to use toward **any expenses**. It's important to remember, though, that any purchases or payments made for "non-qualified" items or services will be subject to income tax. You can avoid those taxes by continuing to use your HSA toward qualified medical expenses.

Basic investment account

We make it simple to get started with investments and manage your investment account going forward.

- **Set your investment transfer threshold**
  Your investment transfer threshold is the dollar level you set that determines at what balance amount you will begin investing. By setting your investment transfer threshold, we will automatically sweep funds into the investment account once your available cash balance exceeds the sweep threshold amount by $100.01 or more. Likewise, when your available cash account balance falls below the sweep threshold by $100.01 or more, funds will be automatically swept back to your cash account from your investment account.

  Should you have a larger, unexpected medical expense, you can always transfer some of your investment balance back into your HSA cash funds.

- **Set your investment fund selection**
  You can diversify your HSA investment by allocating dollars into a mix of different investment funds, so your dollars have the potential to grow over time. We offer the option to get help selecting your investment funds, or you can make your selections on your own if you are comfortable doing so.

- **Continue to contribute to your HSA, and watch your savings grow**
  Any contributions that push your HSA balance over your target cash balance will automatically transfer into your designated investment funds. Remember, HSA contributions aren't taxable, so you're saving on income tax on the dollars you contribute (up to the annual maximum limits). You can contribute to your HSA through payroll deductions, from your personal bank account, or your employer may offer contributions to your account as well.

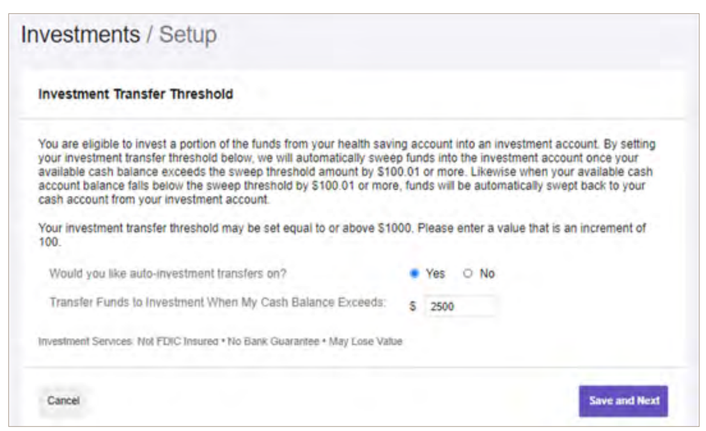
  When planning additional contributions, keep in mind that there are annual contribution limits for single and family coverage.

Getting started

From your home page of the LBS spending account portal, you can access the **Investments** page by hovering over the **Accounts** tab and selecting **Investment Summary**. To open your investment account and set your investment transfer threshold, click on the **Start Investing** button.

Step 1: Setting your investment transfer threshold

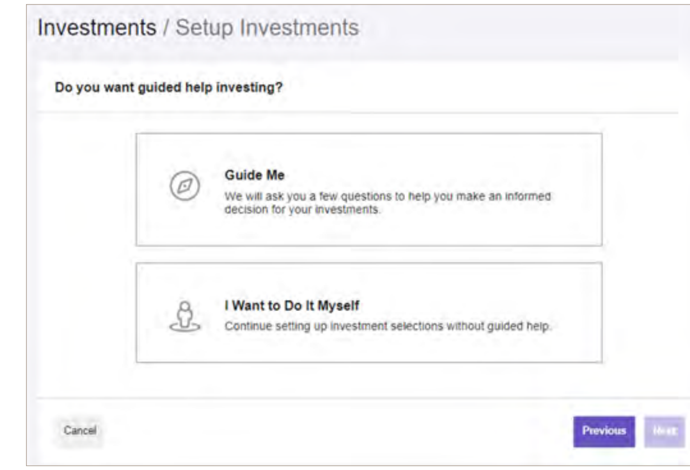
- Select **Yes** to turn on automatic investments. You will be able to select specific investment allocations on the next screen.
- Enter the dollar amount you would like to set as your investment transfer threshold. The amount that is listed when you sign up is the minimum you can choose as your investment transfer threshold.
- Click the **Save and Next** button.

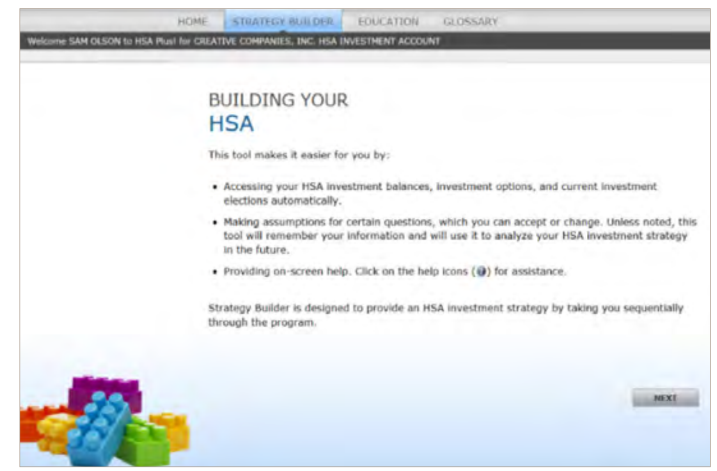


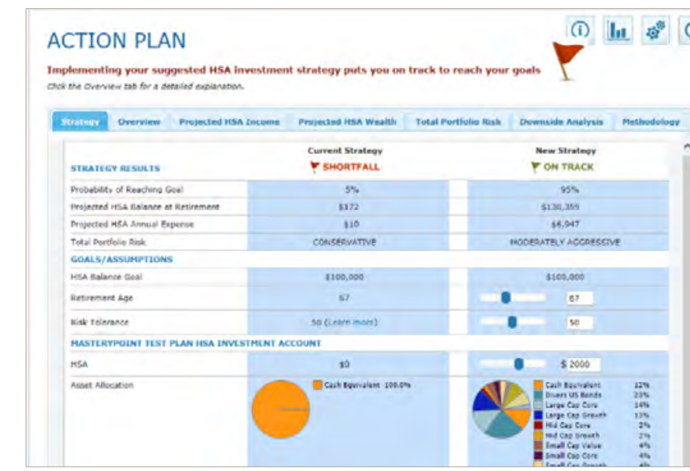
Step 2: Investing on your own or with guidance

From the next screen, you can get help choosing which funds to invest in, or you can select your funds on your own, then click **Next**.

If you choose to get help with your investments, a new browser window will open where you will be asked a series of questions through our Strategy Builder tool, and based on your responses, you will have the ability to submit your elections through that tool.



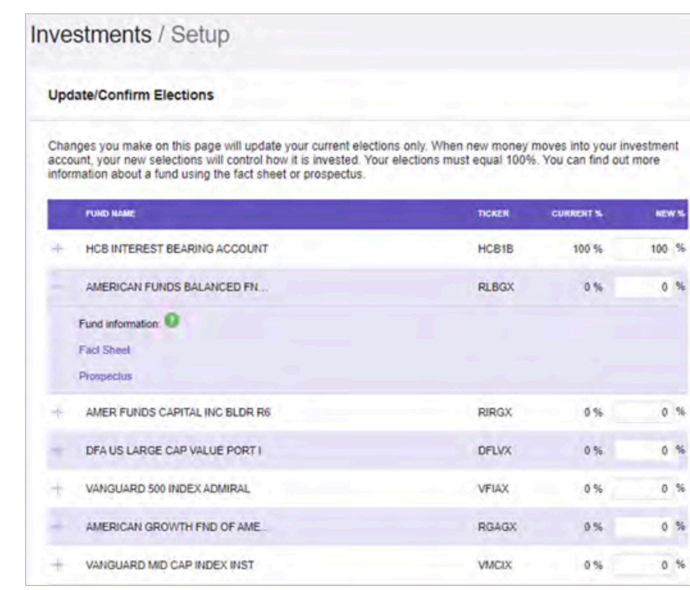




Step 3: Setting your investment allocation

If you choose to select funds on your own, you'll be brought to the screen on the next page. Here, you can choose your investment allocations (%). This is the allocation of funds your account will follow for investing any HSA balance that exceeds the investment transfer threshold you set previously. If you're not currently investing, the default allocation will be 100% in an interest-bearing cash account.

Each fund can be expanded for more information including a fund fact sheet and prospectus. Once you have your allocations set, click **Submit**.



Health Savings Brokerage Account

If you'd like to take your investing a step further, we also offer the ability to open an HSA Brokerage Account with our partner, Charles Schwab. Here, you will be able to choose from thousands of mutual funds, stocks, exchange-traded funds (ETFs), individual bonds, and Certificates of Deposit to invest your funds in.

Please note: The Health Savings Brokerage Account feature may not be available to all members.

Signing up

Please note: You must follow and complete the **Getting Started** instructions for a basic investment account starting on page 14 and have at least one automatic "sweep" of funds into your investment account before you can enroll in a Health Savings Brokerage Account.

1. From the home page of the LBS spending account portal, access the **Investments** page by clicking on **Investment Summary** from the **Accounts** tab.
2. In the HSA Brokerage Account section (just below the One-Time Trades option), select **Get Started**.
3. You will now be directed to a Charles Schwab Health Savings Brokerage Account screen (shown on the next page) where you will be prompted to enter your Social Security Number (SSN). Entering your SSN allows your Schwab Health Savings Brokerage Account to be linked to your LBS Health Savings Account, so you can view your investment balance, allocations, progress, and more right from the LBS portal.


charles SCHWAB

Schwab Health Savings Brokerage Account

Schwab HSBA - Enter your SSN

*Social Security Number:

*Confirm Your Social Security Number:

Submit

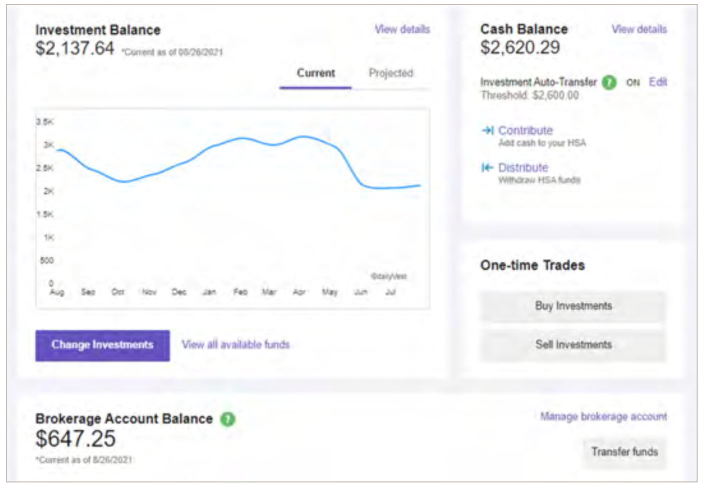
* Required Field

4. Follow all of the steps in the Charles Schwab enrollment wizard to complete your online enrollm submitting the online application, your new Health Savings Brokerage Account number will be and you will be re-directed to register your account for online access.
5. From the login page, select **Register** to complete the setup for online access. For this step, you enter the following information:
   - Social Security Number
   - New Health Savings Brokerage Account number
   - Date of birth
   - Home phone number

This will complete the enrollment process. Within 1-2 business days, you will be notified via the Messa Center on your LBS spending account portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days from Charles Schwab to help you with navigating and managing your Health Savings Brokerage Account.

After your Health Savings Brokerage Account is activated, you can access and manage your account by following these simple instructions:

1. From the home page of the LBS spending account portal, hover over the Accounts tab, and click on **Investment Summary**.
2. Click the **Manage Brokerage Account** option in the **Brokerage Account Balance** section. You will then need to log into your Schwab Health Savings Brokerage Account using the credentials you set up previously.

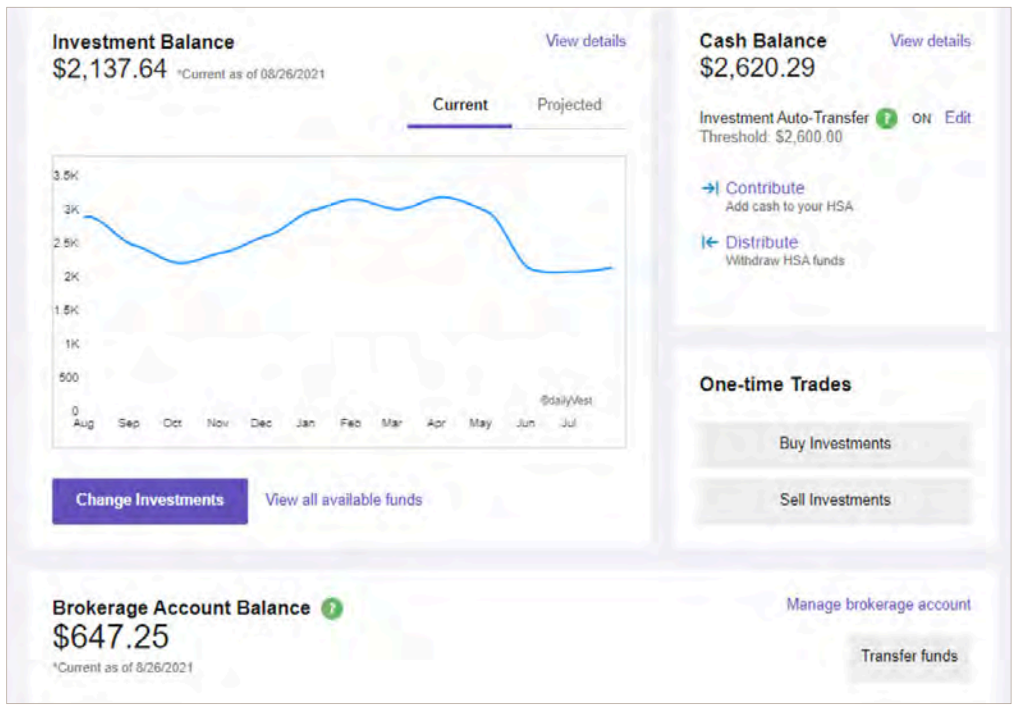


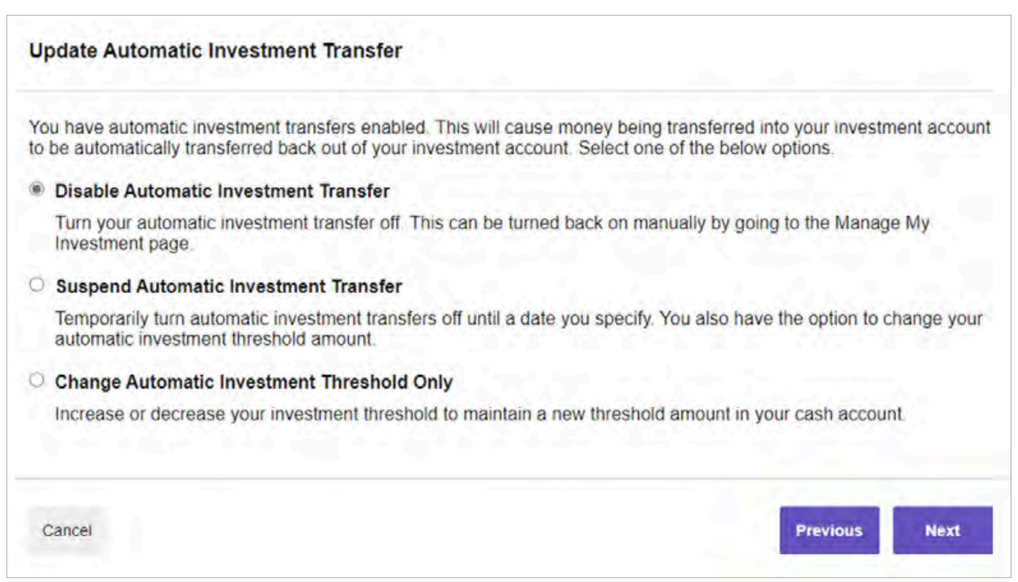
Managing your investment account(s)

How do I manually sweep my balance?

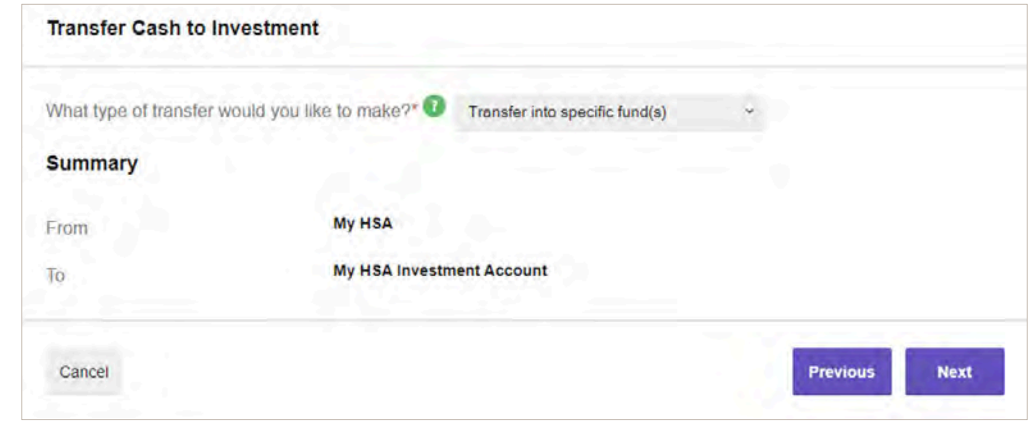
Hover over the Accounts tab and click on Investment Summary. From this page, you'll be able to initiate a one-time transfer to/from your investment account(s) either based on your investment allocation or specific fund selection:

- Select the appropriate **One-Time Trade** option.
- On the **Update Automatic Investment Transfer** page, select either **Disable Automatic Investment Transfer** or **Suspend Automatic Investment Transfer**, then click **Next**.

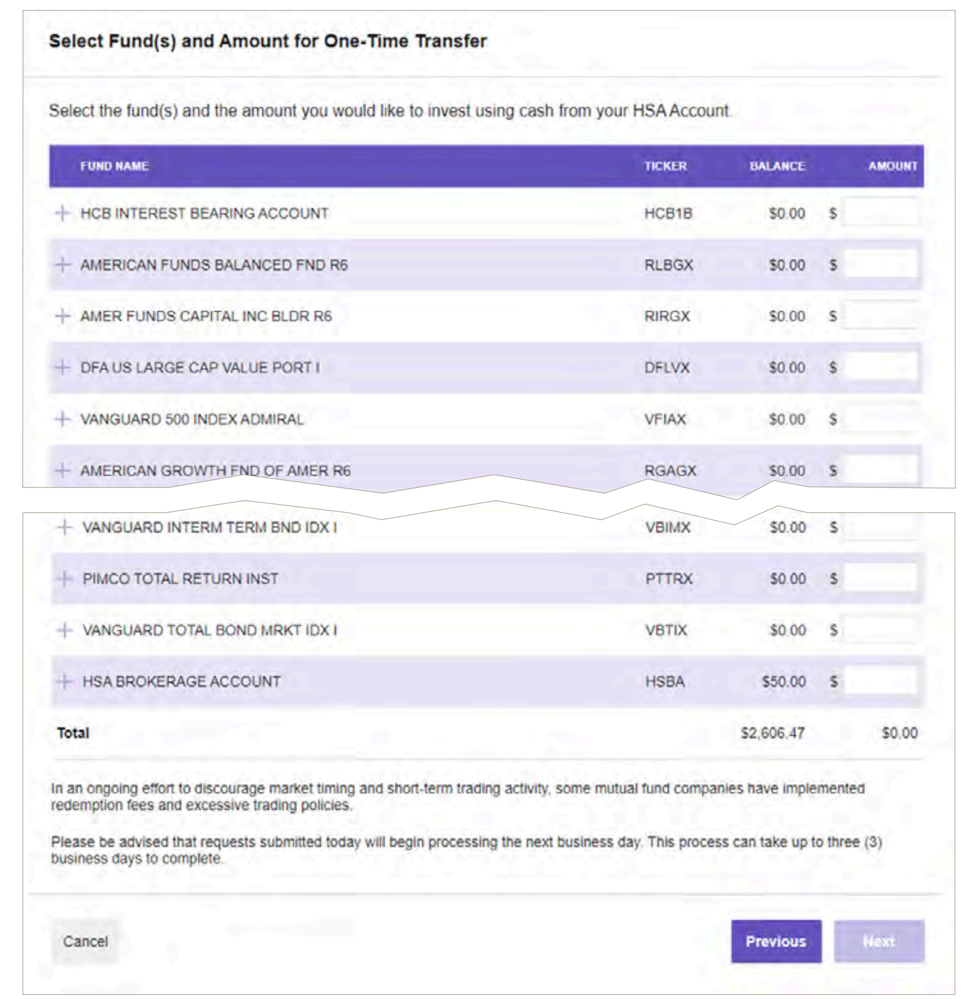




- On this page, you'll select the type of transfer you would like to make – either **Transfer into specific fund(s)** or **Transfer based on your investment election**.



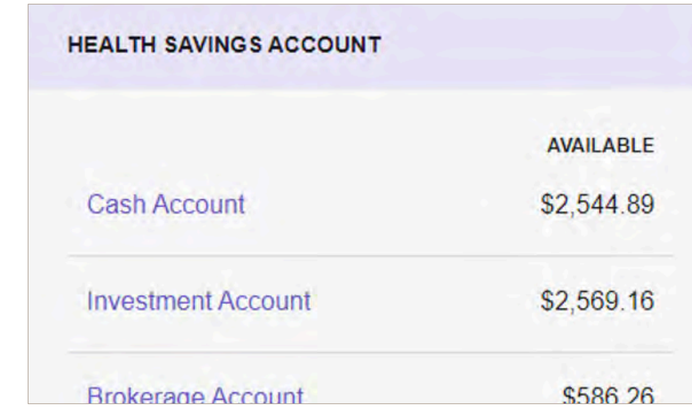
- By selecting **Transfer into specific fund(s)**, you can choose the specific fund(s) and the amount you would like to invest in using cash from your HSA balance.



Note: You can use this same option to move your HSA funds to and from your Health Savings Brokerage Account. Simply scroll down to the bottom of the investment options list, and you will see "HSA Brokerage Account". Here, enter the dollar amount you would like to move from your HSA funds into your Health Savings Brokerage Account.

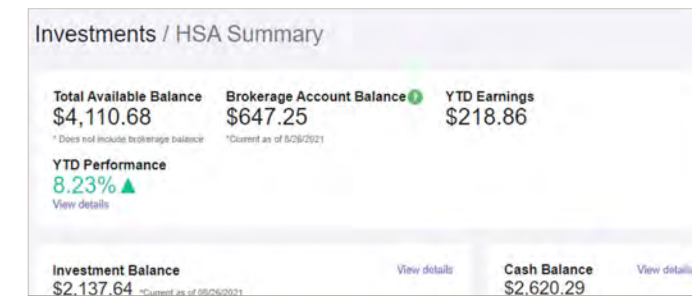
Where do I find my investment balance?

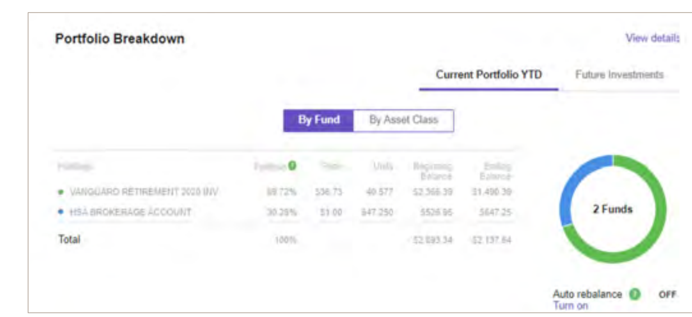
You can find your HSA cash, investment, and Health Savings Brokerage Account balances directly from the home page under the **Accounts** section. For more details, click on the appropriate balance and select **Account Activity**. From there, you can view even more information regarding your account.



Where do I find my investment information?

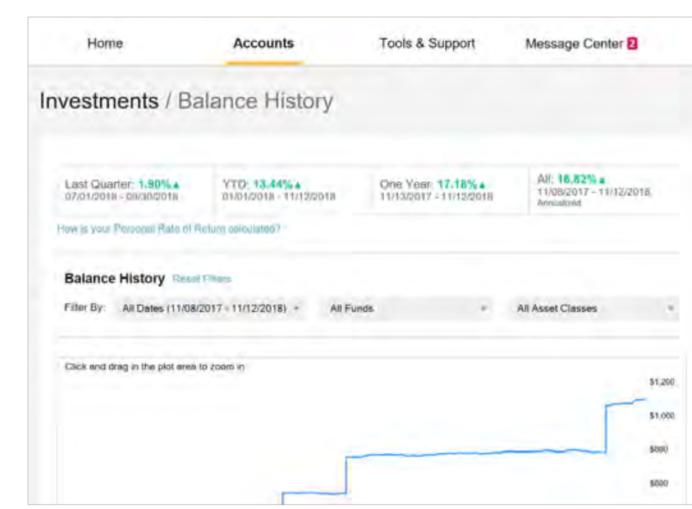
Hover over the **Accounts** tab and select **Investment Summary**. This will take you to an **Investments** overview page which provides you with detailed investment information along with all of the options to manage your investment account.





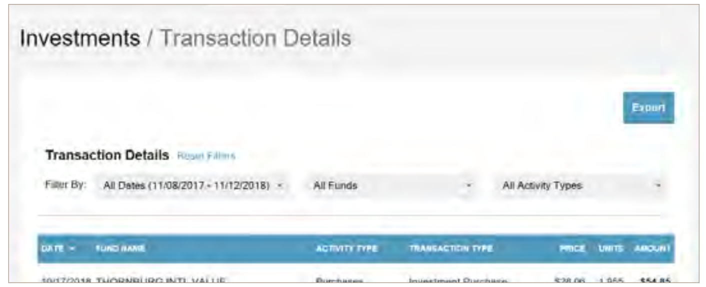
Where do I find information on my investment history?

Hover over the **Accounts** tab, and click on **Balance History** under the **Investments** section. Use the filters to view the specific balance information related to your investments.

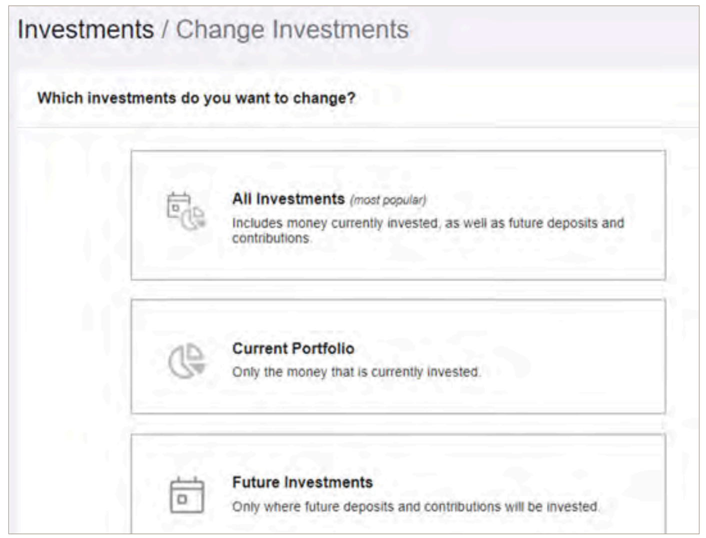


How can I find my investment transaction detail?

To view detailed transaction information, hover over the **Accounts** tab, and click on **Investment Activity** under the **Investments** section. Here, you'll have the option to **Export** your transaction details for your records.



How can I update my investment elections or transfer from one investment to another?



To set up or change your investment elections for future contributions to your investment account:

- Hover over the **Accounts** tab, and click on **Investment Summary**
- Select the **Change Investment** option
- You can choose from: **All Investments** - changing your existing balances and your future elections, **Current Portfolio** - just your existing balance, or **Future Investments** - just your future elections

Note: You must use the manual sweep transaction (One-Time Transfer To/From Your Investment Account options) to move your HSA funds to and from your Health Savings Brokerage Account.

All Investments affects your entire account balance **and** your elections for future contributions. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions.

Current Portfolio initiates a sale of one or more funds and a purchase into another fund or funds.

- The **Current Portfolio** option will **not** change your investment elections for future contributions to your account; it will only move your **current** investments into the different fund options you choose.

Future Investments allows you to choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right of the fund.

- Any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.

For any option, trades initiated before the market closes (4 p.m. EST) will be processed the same business d Trades initiated after the market closes are processed at the close of the next business day.

HSA investment guidance

To assist you on your investment journey, we have educational tools available that you can use as guidance. From the home page of the LBS spending account portal, hover over the **Accounts** tab, and click on **Education**. Here, you'll have access to the following tools and resources:

- **Fund Performance** – Get a full summary of fund performance information, including fact sheets and the prospectus for the investment options available for our basic investment account.
- **Guidance Tool** – Find out what type of investor you are, and how you could increase your investment opportunities. This will bring you to a separate page where you can develop your own personalized investment strategy for your HSA investment account, based on your own unique circumstances.
- **FAQ** – View frequently asked questions about investments and terminology.

Investments made available to HSA holders are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by Lifetime Benefit Solutions, Inc. Investing through the Lifetime Benefit Solutions, Inc. investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return. SECURITIES AND INVESTMENTS: NOT FDIC INSURED – NO BANK GUARANTEE – MAY LOSE VALUE

Schedule of fees

At LBS, we want to remain transparent with our members and ensure you understand the fees related with your HSA. We've summarized the fees and how they may apply to your HSA below.

Standard account fees:

HSA Monthly Account Service Fee
[$X.XX] This includes use of the LBS Health Spending Card, LBS Spending Account Member Portal, and the LBS Health Spending App.
Debit Card Replacement Fee
[$X.XX] If your LBS Health Spending Card is lost or stolen, it can be reissued at no additional cost.
HSA Check Distribution Fee
[$X.XX] As one of several options to pay for eligible expenses, you can request a check reimbursement made out to yourself or a provider for a $10.00 fee.
HSA Returned Item/Check Fee
[$X.XX] If you request a check distribution and there are insufficient funds in your account to cover the amount on the check, a fee will be charged.

Investment fees:

Mutual Fund Investment Custodial Fee
[$X.XX] Should you choose to invest a portion of your HSA balance in our mutual fund options, the custodial fee for the investment account is 25 basis points per year.
Charles Schwab Health Savings Brokerage Account (variable)
Should you choose to enroll in a Health Savings Brokerage Account offered through our partner, Charles Schwab, that would be subject to fees as noted in your Charles Schwab agreement upon opening your account.

Lifetime
Benefit Solutions
165 Court Street
Rochester, New York 14647

[First Name Last Name
Street Address
City, State, Zip]

Lifetime Benefit Solutions Health Savings Account Customer Service

Monday – Thursday, 8 am – 5 pm EST
Friday, 9 am – 5 pm EST
1-800-327-7130

LBS.CustomerService@LifetimeBenefitSolutions.com

B-7886 / 20896-25LBS