



Espressa
Powering Great Workplaces®

SAMPLE TEMPLATE

Lifestyle Spending Account (LSA) Comprehensive Plan

ABOUT THIS GUIDE

This sample Lifestyle Spending Account (LSA) plan design is an illustrative guide meant to showcase common elements and example expense types typically found in broad-based LSAs. The focus is on inclusivity and flexibility, offering a wide range of choices to meet the diverse needs of your workforce. Policies, guidelines, and expense categories can be customized to align with your specific business goals. Our team of experts is ready to support you with best practices, industry trends, and insights to ensure your LSA program is optimized for success.

SAMPLE LIFESTYLE SPENDING ACCOUNT GUIDELINES

This holistic Wellness "Plus" Lifestyle Spending Account (LSAs) Program is designed to provide you the flexibility to help meet your personal well-being needs.

ELIGIBLE PARTICIPANTS

All full-time employees, except for contract-based employees, are eligible for the Wellness "Plus" program. (Spouses and dependents will not be eligible for the reimbursement).

AMOUNT AVAILABLE FOR REIMBURSEMENT

- Up to \$50 per month / \$600 (USD) per calendar year for full-time employees
- New hires are eligible on the day they become a benefits-eligible employee, on a prorated basis

REIMBURSEMENT GUIDELINES

- Expenses must be incurred between January 1 (or benefits eligibility date, if later) and December 31 of the program year
 - Unused funds expire at the end of the program year and do not carry over into the following year
 - An exception to this rule is if expenses filed in the current year exceed the maximum allowable amount, the employee can resubmit the claim in the next year for the remaining amount
 - Employee is responsible for clearly explaining why they are re-submitting this claim, providing the claim # from the previous year, and indicating how much cost remains from the expense after previous reimbursements - without this explanation, the expense will be declined because the expense was outside the current program year
- The final date to submit expenses for a given year is January 30 of the following year
- Any unused monthly allowance can be rolled over and used any time during the year, but must be spent before the program year ends.
- Receipt / Documentation is required to receive reimbursement. Receipt must contain Employee Name, Date of Purchase, Description of Item, Dollar Amount Paid

ADDITIONAL DETAILS

- Determination of a reimbursement request generally will be made within five business days from when the request is received unless additional information is needed
- Approved requests will be reimbursed via payroll (included in your paycheck) in the month following approval (e.g., a request approved in August will be reimbursed in September)
- Reimbursements are a fully taxable benefit, subject to applicable payroll tax withholding
- To receive a reimbursement, you must be an active employee:
 - At the time the expense incurred
 - At the time the request to receive reimbursement is submitted, and
 - On the reimbursement pay date
- The claims administrator for the Wellness “Plus” Program is Espresa

EXPENSE GUIDELINES FOR REIMBURSEMENT

Provided below for each category shown are examples of items that are eligible for reimbursement. We don't recommend including expenses tied to qualified medical expenses, such as medical, dental, vision, or medication. These are only examples. [COMPANY] and Espresa, as the plan adjudicator, reserve the right in their sole discretion to determine whether an expense is eligible for reimbursement.

CATEGORY	ELIGIBLE EXPENSES
Physical Well-being	<ul style="list-style-type: none">• Gym/sports club membership or joining fees• Fitness Classes• Race Entry Fees• Personal Trainer Fees• Online fitness apps/workout apps/premium memberships (i.e., Peloton, Apple Fitness, Google Fit, etc.)• Weight management apps/coaching (i.e., Noom, Weight Watchers, MyFitnessPal, Lose It!, Certified Nutrition Coach, etc.)• Home Exercise Equipment (i.e., elliptical, indoor bike/trainers, stair climbers, treadmills, dumbbells, weight racks, benches, kettlebells, bands, exercise balls, yoga accessories, etc.)• Wearable Fitness Trackers (Fitbit, Garmin, Oura Ring, Polar, Apple Watch, or similar)• Fitness or Sports Equipment and Repair (i.e., bicycle, helmet, bike shoes, basketball, baseball, skateboards, hockey, softball, tennis, golf, hiking boots, ski/snowboard, etc.)• Sports Recovery Equipment (foam roller, handheld massage gun, etc.)• Scale / Smart Scale• Sleep Support (Blackout curtains, sleep masks, weighted blankets, new mattress, sleep support apps)• Nutrition coaching/Registered Dietitian
Financial Well-being	<ul style="list-style-type: none">• Financial Advisor• Retirement Planning Services• Identity Theft/Protection Services• Tax Preparation Services• Legal Services related to financial and estate planning services• Student Loan Payments

Social Well-being/Impact	<ul style="list-style-type: none"> • CPR/AED/First Aid Classes • Volunteer/Mission trip transportation and lodging • Language Courses/Classes • Diversity, Equity & Inclusion (training and support groups) • Charitable Donations • Social Club Memberships • Mental Health First-Aid Training/Certification
Emotional Well-being	<ul style="list-style-type: none"> • Mindfulness / Meditation Programs, Classes, and Apps • Flowers • Spa services, including (but not limited to) massages, facials, manicures & pedicures, and reiki • Hobbies (examples: Art, Horseback Riding, Fishing, Gardening, Photography, Woodworking, Cooking, Dance, Music Lessons) • Personal Coaching, Life Coaching and Couples Coaching • Books / Audiobooks • Games (Puzzles, Coloring Books, Legos) • Retreats (well-being, mindfulness, stress reduction)
Family Support	<ul style="list-style-type: none"> • Nanny, daycare, or sitter for your dependent(s) • Adoption / Surrogacy Fees • Sleep Training • Dependent Support (childcare or eldercare expenses) • Dependent Tuition (including fees such as books, lab, computer, etc) • Tutoring cost (school-related only) • College Prep Courses • Summer camps • Family support apps • Pet Support (Pet Sitter/Walker, Pet Training, Pet Daycare/Boarding, Pet Insurance, Adoption, Spay/Neuter) • Doulas to support beginning or end of life
Living and Lifestyle Support	<ul style="list-style-type: none"> • Dry Cleaning Services • Hobby Related Fees (art, cooking, crafting) • Housekeeping • Home Organization Services • Landscaping & Snow Removal • Admission to events, such as Theater Tickets, Amusement Park/Attraction Tickets, and Sightseeing Passes • Sports League Fees • Meal Delivery Services (Blue Apron, Factor, Hello Fresh, etc.)
Commuter and Onsite Work Support	<ul style="list-style-type: none"> • Public Transportation Costs (subway, train, bus, ferry) • Parking Expenses • Alternative Transportation Costs (bicycle, electric scooter, smart car) • Meals (takeout, delivery purchased on workdays, during work hours) • Transit tolls and bridge fees
Productivity and Remote Work Support	<ul style="list-style-type: none"> • Home Office or IT Equipment • Internet Services • Headphones, earbuds, Airpods • Smart Watch, Smart Phones, E-reader

Education and Development

- Professional Development Education (books, coaching programs, workshops, skill building)
- Tuition (certificate, undergraduate, graduate programs)
- Professional Networking and Conference Fees
- Course, Lab, and Book Fees
- College Prep Classes

GLOBAL MARKETPLACE

Employees are able to purchase items (goods and services) directly from the Espresa Global Marketplace. Employees can use eligible funds to purchase an item directly from the marketplace. As long as the item is equal to or less than what is available at the time of purchase, there will be no out-of-pocket expense incurred. If the item is more than the LSA balance at the time of purchase, the employee can opt to enter their own credit or debit card to pay for the remaining balance. As an employee, you can purchase many of these items at a discounted rate of 5-30%, allowing for your LSA dollars to go further.

Some examples are:

Espresa Global Marketplace Well-Being Sample Partners



Physical Well-Being



Financial Well-Being



Social Well-Being



Emotional Well-Being



Family Well-Being



This document is an illustrative plan based on our collective of clients and their Lifestyle Spending Account (LSA) budget averages. The plan designs are fully flexible to meet the goals of each company. Clients of Espresa have the option of offering their LSA as a reimbursement, a global marketplace, and/or the use of an LSA debit card. Our experts at Espresa would love the opportunity to chat with you about your individual needs. Please reach out to sales@espresa.com, or, if you're a consultant, consultants@espresa.com.

We look forward to connecting and customizing a plan for your people.