

FLEXIBLE SPENDING ACCOUNT(S)

Administered by Diversified Benefit Services

LSU has partnered with **Diversified Benefit Services, Inc. (DBS)** to offer employees Flexible Spending Accounts. This benefit provides you with the opportunity to set aside pre-tax dollars for out-of-pocket health care or dependent care expenses incurred by you and/or your eligible dependents. You must determine an annual target amount to be withheld from your paycheck. You should determine the amount to be withheld by forecasting your out-of-pocket health care and/or dependent care expenses for the entire Plan Year (January 1 through December 31). With the Health Care Flexible Spending Account, you have a grace period until March 15th of the next year to incur expenses.

For Healthcare Spending accounts, you will be provided with a pre-loaded debit card with this amount for your use throughout the Plan Year. The deduction is made before taxes, thus making the spending account dollars tax-free. To access the money in your account, you can either use your FSA Debit Card at the time of service, you can file a paper claim requesting reimbursement for eligible, out-of-pocket expenses, or you can file a claim and upload supporting documents online at www.dbsbenefits.com.

| | Minimum Contribution | Maximum Contribution |
|----------------------------------|----------------------|----------------------|
| Types of Accounts | | |
| Health Care Flexible Spending | \$100 | \$2,600 |
| Dependent Care Flexible Spending | \$100 | \$5,000 |

Eligible Expenses include:

- **Health Care Spending** = medical or prescription expenses, dental care and orthodontia, eye exams and glasses or contacts
- **Dependent Care Spending** = Day-care costs for children 12 and younger; before and after school care for children

Flexible Spending Accounts have a **USE IT OR LOSE IT** provision. This means that if you do not use your full election within the allowed timeframe, you will forfeit the remaining balance.

| | Monthly Fee |
|----------------------------|-------------|
| Tax-Saving Benefits | |
| FSA—12 Month EEs | \$4.70 |
| FSA—9 Month EEs | \$6.27 |

Website: www.dbsbenefits.com

Customer Service: 1 (800) 234-1229