



Tools and services to assist with compliance.

That's a better way to benefit.

Providing the right health and welfare benefits can mean a lot to your employees.

But complicated regulatory requirements can make them difficult to manage. With Lifetime Benefit Solutions, staying in compliance doesn't have to be complicated.

We make it easier by guiding you through the many regulations and documentation requirements – and by providing resources to help you meet your responsibilities confidently.

Complete critical documents with confidence

Businesses should be free to focus on growth and their people – not on paperwork. It's why LBS is here to help keep your crucial regulatory documentation updated, even as plan details and circumstances change. **Available services include summary plan descriptions, plan documents, summaries of material modification, and plan amendments for the following products:**

PreTax Premium –
Premium Only

Health FSAs

Wrap
Arrangements

Dependent Care
Flexible Spending
Accounts (FSAs)

Health
Reimbursement
Arrangements



Enable quick and easy filing of Form 5500

Employers offering health and welfare benefit plans governed by the Employee Retirement Income Security Act (ERISA), including health FSAs, are required to file Form 5500 annually. This regulation applies to any plan with 100 or more participants at the beginning of the plan year.

Plan administrators must also file Form 5500 electronically. To help, we can prepare these forms for all your plans (as applicable) and send them to you with detailed instructions on how to file them through EFAST2 on the Department of Labor's website.

Get convenient access to nondiscrimination tests

LBS offers a self-service web portal for nondiscrimination testing required under the Internal Revenue Code. It offers you the ability to test a cafeteria plan, including a Health Flexible Spending Account (FSA) and Dependent Care FSA, as well as a Health Reimbursement Account and self-funded plan. Tests are performed instantly once your data is submitted, and printable reports are available with your results.

BENEFITS OF WEB PORTAL:



Instant
Testing



Downloadable
Reports



Comprehensive
Plan Coverage



Secure and
Easy-to-Use



IRC-Compliant



See how a proven partner can help you manage compliance with ease – and enable a better way to benefit. Contact your dedicated Lifetime Benefit Solutions Account Manager to learn more.

At Lifetime Benefit Solutions, we're in the business of getting you closer to your goals

Whether that's offering benefits that attract and retain the best talent or simply having more time to focus on your customers. Explore additional ways we can help secure a more prosperous future for your employees and your business at LifetimeBenefitSolutions.com.

