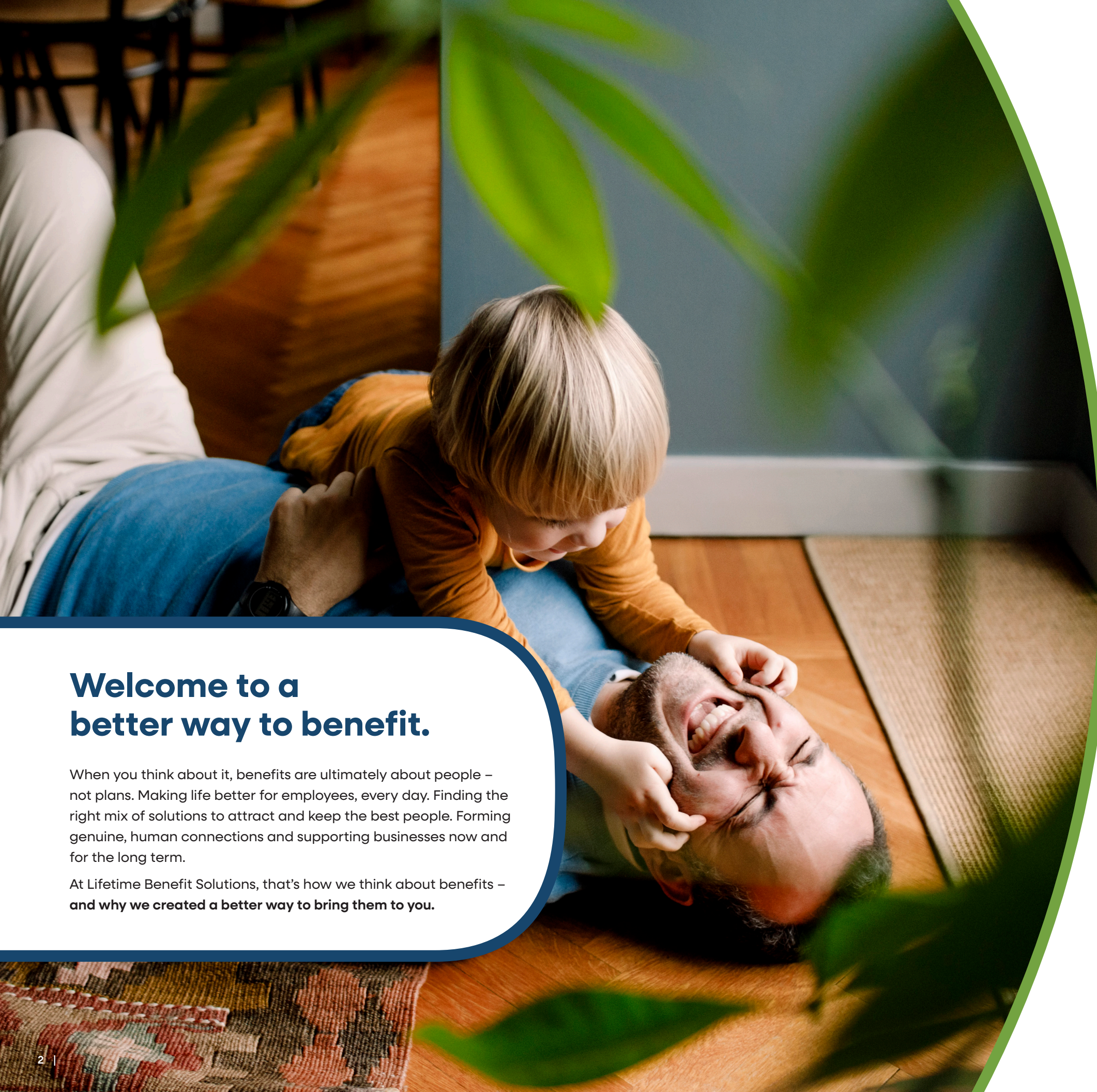


Complete  
solutions from  
a true partner.

That's a  
**better** way  
to benefit.







## Welcome to a better way to benefit.

When you think about it, benefits are ultimately about people – not plans. Making life better for employees, every day. Finding the right mix of solutions to attract and keep the best people. Forming genuine, human connections and supporting businesses now and for the long term.

At Lifetime Benefit Solutions, that's how we think about benefits – **and why we created a better way to bring them to you.**

## Better benefits start with a better approach

Let's talk about what makes LBS different, starting with a little bit about who we are.

We're a trusted benefits partner with a wide range of solutions covering COBRA administration, spending accounts, employee education benefits and more. We provide the solutions businesses need to take care of talented people, make operations easier and get more value from benefits.

With LBS, it's not just about what we offer to customers – it's how we do it.



### The power of personalized service.

The right approach to benefits starts with great people and focuses on always being there with the right support. Ours does, every day.



### A complete offering that goes beyond benefits.

Every business has different needs when it comes to benefit solutions. Our portfolio of solutions is designed to meet them all.



### Technology that simplifies experiences for everyone.

With the latest tools and technology, we're here to make benefit offerings more sophisticated – without making them more complicated.



# We bring you the power of personalized service.

At LBS, we don't just talk about being there for our clients and partners – we built our entire approach to service around it. Every account gets a dedicated support team to meet your needs personally and proactively and deliver consistent, high-quality customer service across every interaction.

- We build strong, trust-based, connections with clients and carriers to proactively identify growth opportunities, provide insights through reporting and mitigate potential issues.
- We meet with brokers and partners regularly to ensure we stay aligned, fostering an open dialogue that drives continuous improvement and client satisfaction.
- We provide hands-on support to help brokers and partners resolve issues quickly, strengthen relationships and create advocates for the LBS brand.
- In addition to direct, personal support through our operational team, we empower clients by providing self-service tools for maximum efficiency and ease.



It all adds up to a benefits experience that's more consistent, more personalized and, ultimately, better.



“ If I do have questions, I can call and get answers (from a human!). ”

– Real Client Feedback  
2024 LBS Employer Group Loyalty Survey

99.8%

2024 client retention rate

14  
YEARS

average industry experience of our sales executives

17  
YEARS

average industry experience of our Client Services team consultants

50  
YEARS

of employee benefits industry leadership

## Our solutions go beyond benefits.

Every business wants – and needs – benefits that care for employees and attract new talent, and traditional health insurance is just the beginning. That's where LBS can help fill the gap. We bring clients a complete portfolio with the solutions and flexibility to fit the specific needs of their people and business.

92%

of employees consider benefits important to their overall job satisfaction<sup>1</sup>



### Spending Account Administration

We offer a range of easy-to-manage spending account options that can help employees pay for qualified out-of-pocket expenses.

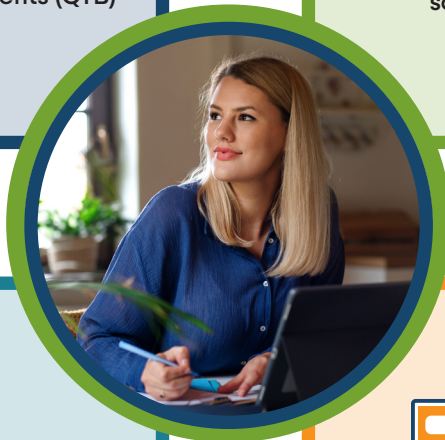
- Health Savings Accounts (HSA)
- Flexible Spending Accounts (FSA)
- Health Reimbursement Accounts (HRA)
- Lifestyle Spending Accounts (LSA)
- Qualified Transportation Benefits (QTB)



### Compliance Services

We make it easy for you to stay in compliance by helping with regulations related to documentation and disclosure requirements.

- Essential regulatory and governing documents
- Nondiscrimination testing
- Form 5500 and schedules preparation



### Employee Education Benefits

We offer solutions that can help employees reach their financial and educational goals while increasing workplace engagement.

- Tuition Reimbursement Program
- Student Loan Repayment



### COBRA and Premium Billing

We take the complexity out of COBRA and premium billing administration by offering intuitive systems and services that can streamline critical processes.

- 24/7 member access through our LBS COBRA & Premium Billing mobile app
- Simpler, faster rate renewal through our new online portal
- Real-time financial and administrative reporting

<sup>1</sup> SHRM 2018 Employee Benefits Report



# We create smarter, simpler experiences for everyone.

Our business is built on human connection and people helping people – but the right technologies can go a long way in supporting better experiences. Intuitive portals and advanced digital tools. Educational videos. Step-by-step tutorials for self-service. Continuous innovation to deliver cutting-edge tools and support solutions.

These are just a few of the ways we make service smarter and simpler for brokers, employers and members.

- Mobile app
- Member and employer portal
- Direct-to-carrier integration
- HRIS integration
- Payroll integration
- Integrated enrollment
- Web smart forms



## INNOVATOR OF THE YEAR

Recognized by WEX in 2024 for leadership in innovation and industry impact.



# Ultimately, benefits should benefit everyone.

It's a simple idea – and one that drives LBS to do things differently. We're less about selling plans and more about finding solutions that make life better for members while driving value for businesses and brokers.

### Members

We use our proven experience, knowledge and creativity to design exactly the solutions our members need.

### Employers

We offer employers administrative services and products with a focus on the critical elements of any successful benefit program.

### Brokers

We're an experienced partner who brings options, benefits and value in ways that are easy to communicate.



It's time to experience a better way to benefit. Connect with your broker or account representative to see how personalized, people-focused service, a complete portfolio of solutions, and advanced tools and technologies can make it happen.

Visit [LifetimeBenefitSolutions.com](https://LifetimeBenefitSolutions.com)



