



# LAKESIDE INDUSTRIES

## BENEFIT GUIDE

January 1 – December 31, 2025

Access benefit information online!  
[lakesidebenefits.com](https://lakesidebenefits.com)

CREATED BY  AssuredPartners

# Welcome!

At Lakeside Industries we recognize our ultimate success depends on our talented and dedicated employees. Our goal is to provide a comprehensive benefits program that meets the needs of you and your family. It is one of the many ways we recognize the value of your contributions. This guide is designed to help you understand the various benefits available so that you can select the coverage that best meets your needs.



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## Important Contacts

Benefit/Plan	Carrier/Provider	Contact Information
Your Personal HealthAdvocate	HealthAdvocate	1-866-799-2691 Member portal: <a href="https://healthadvocate.com/members">healthadvocate.com/members</a>
Medical	Healthcare Management Administrators (HMA)	Member portal: <a href="https://accesshma.com">accesshma.com</a> To search the network go to: <a href="https://accesshma.com/find-a-provider">accesshma.com/find-a-provider</a> In WA, OR, ID, and UT: Blue Shield Network In other states: PHCS National Network
Prescription Drug	Express Scripts (ESI)	1-800-925-9145 Member portal: <a href="https://expressscripts.com">expressscripts.com</a>
24/7 Telemedicine	MeMD (through HealthAdvocate)	Contact HealthAdvocate, or log in to your Health Advocate portal/app and click on “Health” then “Telemedicine.”
Employee Assistance Program (EAP)	HealthAdvocate	Contact HealthAdvocate
Digital Cognitive Behavioral Therapy (dCBT)	HealthAdvocate	Contact HealthAdvocate
Health Savings Account (HSA) Flexible Spending Account (FSA)	HSA Bank	Member portal: <a href="https://hsabank.com">hsabank.com</a>
Wellness Program	HealthAdvocate	Contact HealthAdvocate
Dental	Delta Dental of Washington	Member portal: <a href="https://deltadentalwa.com">deltadentalwa.com</a>
Vision Reimbursement Plan	Lakeside Industries	Contact HealthAdvocate or HR
Life Insurance Long Term Disability Insurance	The Hartford	Contact HealthAdvocate or HR
Travel Assistance	International Medical Group (IMG) (through The Hartford)	1-800-243-6108 <a href="mailto:assist@imglobal.com">assist@imglobal.com</a>
Will Services	ComPsych (through The Hartford)	<a href="https://estateguidance.com/wills">estateguidance.com/wills</a> Code: WILLHLF

### Disclosure

This benefit guide contains an overview of the Lakeside Industries benefit program. If there is any discrepancy between this guide and the official plan documents, the official plan documents will govern in all cases. Although we intend to continue this program, Lakeside Industries reserves the right to change and/or terminate any portion of the benefits program at any time for any reason.

# Eligibility

## Who is eligible for benefits?

### Medical/Prescription Drug, Dental, Vision, FSA

All non-union salaried or hourly Lakeside Industries, Inc. employees who are regularly scheduled to work at least 20 hours per week are eligible for coverage on the first day of the month coinciding with or following date of hire.

If you are eligible, you may also cover your lawful spouse, domestic partner, and dependent children up to age 26 (including your domestic partner's children). Domestic partners must meet the definition of domestic partners in Lakeside's Domestic Partner Coverage Overview and sign the Declaration of Domestic Partnership. Refer to the Dependent Eligibility Verification Form for a full description of the dependent eligibility requirements. Due to IRS tax rules, expenses of domestic partners and their children are not eligible for reimbursement under the Healthcare Flexible Spending Account, the Day Care Flexible Spending Account, or a Health Savings Account (unless they qualify as tax dependents).

### HealthAdvocate (Personal HealthAdvocate, Virtual Care, Wellness)

All Lakeside Industries, Inc. employees, spouses, domestic partners, and children who are enrolled in the Lakeside medical plan are eligible.

### Employee Assistance Program (EAP)

All Lakeside Industries, Inc. employees are eligible for coverage on the first day of the month coinciding with or following date of hire.

### Life and Disability Insurance

All non-union full-time Lakeside Industries, Inc. employees who are regularly scheduled to work at least 30 hours per week are eligible for coverage on the first day of the month coinciding with or following date of hire.

## Can I make mid-year changes?

If you enroll in health benefits you may not drop or change your elections during the year, unless you and/or your eligible dependents experience a permitted mid-year change event. Any change in coverage must be consistent with the change in family status. Permitted change events include, but are not limited to:

- » Birth, adoption or placement for adoption
- » Death
- » Gain or loss of dependent status
- » Change in legal marital status or domestic partnership status
- » Gain or loss of coverage under this plan by you or your spouse
- » Your spouse's annual enrollment period
- » A court order requiring coverage to be provided for a dependent child
- » Loss of coverage or eligibility for premium assistance under a state Medicaid or CHIP program by you, your spouse, or dependents
- » Change in employment status that results in gain or loss of eligibility for coverage by you, your spouse, or another dependent

If you experience a change in your life that affects your benefits, please notify Human Resources. The change must be reported within 30 days of the permitted event (60 days for gain or loss of Medicaid and CHIP coverage). Failure to request changes within the required time frame, means you will have to wait until the next open enrollment period to make changes.

## HealthAdvocate

Lakeside Industries partners with HealthAdvocate, Inc. to bring our employees and their family members a range of services and support. HealthAdvocate is the nation's leading healthcare advocacy and assistance company.

### Your 1 point of contact for all benefits!

Benefit-eligible employees and their family have access to a single number (1-866-799-2691) to reach the entire Lakeside benefits package, 24/7, regardless of vendor. HealthAdvocate is your one-stop access point to get the information you need, quickly and easily. Simply call HealthAdvocate – you don't need to remember any other benefit contact information! A Personal HealthAdvocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate benefit contact.

### Your Personal Health Advocate

HealthAdvocate's core health advocacy service is available to eligible employees, their spouses and dependent children, as well as their parents and parents-in-law. The Personal HealthAdvocates serve as a liaison between your healthcare providers, Lakeside's insurance carriers, and health-related community services. The advocacy team includes Registered Nurses, benefit experts, and trained clinical professionals supported by full-time Medical Directors. You will work with the same advocate until all of your issues are resolved and you'll be able to contact your advocate directly for any follow-up needs.

Here is how the Personal HealthAdvocates can help you:

- » Find the right doctors, hospitals, and other healthcare providers
- » Explain complex medical conditions, research and locate the latest treatments
- » Coordinate care and schedule follow-up visits, facilitate second opinions, transfer X-rays and medical records
- » Arrange specialized treatments and tests, answer questions about results, treatment options, and prescribed medications
- » Clarify benefits
- » Resolve claim issues and negotiate billing for out-of-network claims
- » Help locate eldercare services including assisted living and adult day care, address other issues facing parents and parents-in-law
- » Assist with Medicare questions

### And much more!

We partner with HealthAdvocate to provide several other services and tools. Refer to the next few pages and visit [lakesidebenefits.com](http://lakesidebenefits.com) for details.

- » Telemedicine available 24/7 through MeMD
- » An Employee Assistance Program (EAP) providing 5 free counseling sessions, per person, per year
- » Digital Cognitive Behavioral Therapy (dCBT), a self-paced online program focusing on stress management, depression, sleep management, anxiety, and more

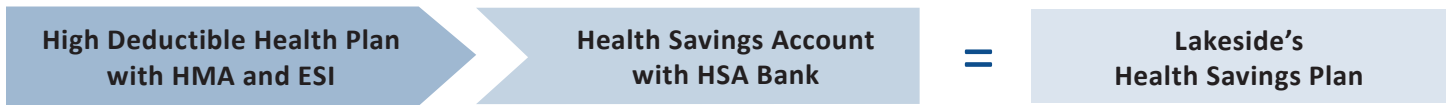


1-866-799-2691

[www.healthadvocate.com](http://www.healthadvocate.com)

# Medical Plan

Lakeside offers a high deductible health plan (HDHP) administered by Healthcare Management Administrators (HMA), a prescription drug plan with Express Scripts (ESI), and in most cases, a company contribution to a Health Savings Account (HSA) with HSA Bank. All employees eligible for health benefits may enroll in the HDHP, but under strict IRS rules, not everyone is eligible for an HSA.



	In-Network	Out-of-Network
<b>Annual Deductible</b> <i>In- and out-of-network cross accumulate</i>	\$2,000 Individual \$4,000 Family*	\$4,000 Individual \$8,000 Family
<b>Annual Out-of-Pocket Maximum</b> <i>Includes deductible In- and out-of-network cross accumulate</i>	\$5,000 Individual \$10,000 Family (\$7,350 max/individual)**	\$10,000 Individual \$20,000 Family
<b>Lakeside HSA Contribution</b> <i>Dependent on wellness program participation</i>	\$1,000 for Employee-only coverage \$1,500 for Employee + 1 or more dependent coverage	
Services		
<b>Preventive Care</b>	The plan pays 100%, deductible waived	Not covered
<b>Urgent Care &amp; Emergency Room Visits</b>	The plan pays 80% after deductible. You pay 20% of the allowed amount.	The plan pays 80% after deductible (out-of-network services are payable at 250% of the Medicare allowable rate). You pay 20% and the balance of billed charges.
<b>Primary Care Visits</b> <i>Includes naturopathic physician</i>	The plan pays 80% after deductible. You pay 20% of the allowed amount.	The plan pays 60% of the allowable charges after deductible. You pay 40% of the allowed amount and the balance of billed charges.
<b>Diagnostic Lab And X-Ray</b>		
<b>Outpatient Surgery</b>		
<b>Inpatient Hospital</b>		
<b>Maternity Care Services</b>		
<b>Chiropractic Services</b> <i>Limited to 20 visits per calendar year</i>		
<b>Acupuncture Services</b> <i>Limited to 20 visits per calendar year</i>		
<b>Mental Health &amp; Substance Use Disorder Services</b>		
<b>Prescription Drugs with Express Scripts (ESI)</b> » Specialty medications must be filled through Accredo Specialty Pharmacy. » Refer to the Prescription Drug FAQs for more information.	The plan pays 80% after deductible. You pay 20% of the allowed amount.  The plan pays 100% for certain FDA-approved contraceptives and preventive drugs.	The plan pays 60% of the allowable charges after deductible. You pay the balance of billed charges plus the difference in cost between the pharmacy's billed charge and the allowable charge.

**\*Deductible for employees + at least 1 dependent.** Each family member's expenses accumulate toward the family deductible. The plan does not begin paying benefits for any family member until the entire family deductible is satisfied.

**\*\*In-network out-of-pocket (OOP) maximum for employee + at least 1 dependent.** Each family member will be considered to have met his or her in-network OOP maximum once his or her covered expenses reach \$7,350. The plan does not begin paying 100% of expenses for the rest of the family until the entire in-network family OOP maximum is satisfied.

# Health Savings Account (HSA)

## What is an HSA?

An HSA is a tax-advantaged savings account used to pay for qualified health care expenses of the account beneficiary (you, as the employee) or the account beneficiary’s spouse or dependents. It must be paired with a high deductible health plan (HDHP). Contributions, investment earnings and amounts distributed for qualified medical expenses are all exempt from federal income tax, FICA tax and most state taxes.<sup>1</sup>

## Am I eligible to contribute to an HSA?

If you enroll in Lakeside’s Health Savings Plan, you are generally eligible to make and receive HSA contributions. To be eligible, you must have no other disqualifying health coverage, and you cannot be claimed as a dependent on another person’s tax return. Some examples of other health coverage that will disqualify you from contributing to an HSA include:

- » Other non-HDHP medical coverage (e.g. traditional PPO with copays, HMO, etc.)
- » A spouse’s or parent’s general-purpose health flexible spending account (FSA) or health reimbursement arrangement (HRA)
- » Medicare, including Part A
- » TRICARE or Veterans Administration (VA) health benefits received within the last three months, except for preventive care. If you are receiving treatment from the VA for a service-connected disability, this exclusion does not apply and you are not disqualified from making HSA contributions.

Please consult a tax professional or the IRS for specific tax dependent questions.

## How much can I contribute to my HSA?

The amount you or any other person may contribute to your HSA depends on the type of HDHP coverage you have, your age, and your HSA eligibility date.

For 2025, if you have self-only HDHP coverage you may contribute up to \$4,300. If you have family HDHP coverage (employee + one or more dependents), you may contribute up to \$8,550. Individuals age 55 and older who are not enrolled in Medicare may contribute an additional \$1,000 per year. Lakeside’s contribution to your HSA counts towards the annual IRS limits.

## How much will Lakeside contribute to my HSA?

Lakeside’s HSA contribution will depend on your medical plan election, when you were hired, and your participation in the wellness program:

- » Employees hired by 2/28/2024 and their spouses must have completed the online Personal Health Profile (PHP) through HealthAdvocate, biometric screening and tobacco free attestation (or tobacco cessation program) by 8/31/2024 to qualify for the 2025 HSA contribution.
- » Employees hired between 3/1/2024 and 6/30/2024 and their spouses must have completed the online Personal Health Profile (PHP) through HealthAdvocate by 8/31/2024 to qualify for the 2025 HSA contribution.
- » Employees hired between 7/1/2024 and 11/30/2024 and their spouses will automatically qualify for the 2024 HSA contribution.

Lakeside’s 2025 HSA contribution will be made on a per pay period basis (\$38.46/pay period for employee-only coverage, \$57.69/pay period for employee + at least 1 dependent coverage).

Medical Plan Coverage	2025 HSA contribution from Lakeside by medical plan election*							
	Employee only	Employee + spouse		Employee + child(ren)**		Employee + family		
<i>Wellness Program Participant</i>	<i>Employee</i>	<i>Employee</i>	<i>Spouse</i>	<i>Employee</i>	<i>Child(ren)</i>	<i>Employee</i>	<i>Spouse</i>	<i>Child(ren)</i>
<ul style="list-style-type: none"> <li>» Biometric screening</li> <li>» Personal Health Profile (PHP), and</li> <li>» Tobacco Affidavit</li> </ul>	\$1,000	\$1,000	\$500	\$1,000	N/A	\$1,000	\$500	N/A
<b>Maximum contribution</b>	<b>\$1,000</b>	<b>\$1,500</b>		<b>\$1,500</b>		<b>\$1,500</b>		

\* Lakeside’s HSA contribution will be based on your medical plan election for 2024 (e.g. if you and your spouse participated in the wellness program in 2023-24 but you enroll in Employee-only coverage for 2025, Lakeside will only contribute to your HSA based on the wellness program components you completed (not you and your spouse).)

\*\* If you are enrolled in employee + children coverage (no spouse), you will automatically qualify for a \$500 HSA contribution.

<sup>1</sup> California and New Jersey tax HSA contributions and earnings. New Hampshire taxes HSA interest and dividend earnings above a certain dollar amount. Tennessee taxes HSA earnings and distributions received prior to July 1, 2006.

## Telemedicine (MeMD / HealthAdvocate)

Lakeside employees and their family members have access to telemedicine through HealthAdvocate’s partnership with MeMD at [healthadvocate.com/members](https://healthadvocate.com/members). You can connect with a medical provider online and receive personalized treatment, 24/7.

A telemedicine visit with MeMD is much cheaper than going to the doctor’s office or urgent care. You, your spouse, dependents, parents, and parents-in-law can all take advantage of this service.

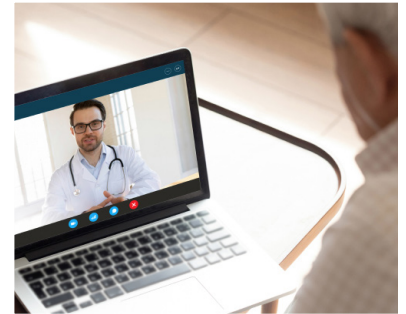
### How does MeMD work?

1. To request a confidential consult with a licensed MeMD provider, simply log into the Health Advocate member website online at <https://members.healthadvocate.com/Account/OrganizationSearch>
2. Once you are logged in, click “Telemedicine” (under “Health”).
3. You will be connected directly to the portal.

*MeMD does not replace your primary care physician or annual office check-ups. It is not an online pharmacy.*

### What do MeMD providers commonly treat?

- » Allergies
- » Anxiety
- » Bites and stings
- » Cough and fever
- » Flu
- » Headaches and migraines
- » Pink eye
- » Sinus infections
- » Skin infections
- » Sore throat
- » Urinary tract infections
- » Yeast infections



## Employee Assistance Program (HealthAdvocate)

All Lakeside employees and their family members have access to a HealthAdvocate’s Employee Assistance Program (EAP). The EAP offers short-term counseling and support for a range of personal, financial, and work/life problems. You have access to five in-person sessions with a counselor per issue per year, at no cost. If meeting in-person doesn’t work for you, access confidential video or text-based – counseling with a mental health counselor using your computer, tablet or smartphone. All you need is a webcam, microphone, and high speed internet.



## Digital Cognitive Behavioral Therapy (HealthAdvocate)

Health Advocate’s digital cognitive behavioral therapy (dCBT) program is available to all benefit-eligible employees and their family members at no cost. CBT is proven and effective for addressing emotional and behavioral issues by changing your thinking and habits. Digital CBT is a self-paced online program you can access anytime, anywhere, focused on:

- » Anger management
- » General depression
- » Low self-esteem
- » Panic
- » Opioids and chronic pain
- » Perfectionism
- » Phobias
- » Sleep management
- » Social anxiety
- » Stress management
- » Trauma and abuse
- » Worry

The modules guide you through steps to build skills to gain improved mental health using a variety of tools including worksheet guides, thought journals, mindfulness and breathing exercises.



## Dental Plan

We offer a dental plan with Delta Dental of Washington. You may see any licensed provider, but you will pay less out-of-pocket when you see a PPO or Premier provider.

Members who get a Healthy Checkup can increase their annual benefit maximum by \$100 the following year (capped at \$2,500). A Healthy Checkup is any diagnostic and preventive service (i.e. preventive exam, cleaning, fluoride treatment, x-rays, and sealants). The increase is cumulative, so you can earn an extra \$100 each year up to a maximum of \$2,500. Each year you don't get a Healthy Checkup your benefit maximum decreases back to the previous year's level, but will not drop below \$2,000.

	PPO & Premier Dentists	Non-participating Dentists
<b>Annual Deductible</b>	\$50 individual / \$150 Family	
<b>Maximum Benefit</b> <i>Per person per calendar year</i>	Base: \$2,000 Increase for Healthy Checkup: \$100 Maximum: \$2,500 Increases apply the following calendar year	
<b>Class I: Diagnostic &amp; Preventive</b> <i>Oral exams, X-Rays, Fluoride, Sealants</i>	The plan pays 100%, deductible waived	Deductible waived The plan pays 100% of allowable charges. You pay the balance of billed charges.
<b>Class II: Restorative</b> <i>Restorations, Periodontics</i>	The plan pays 80% after deductible. You pay 20% of the allowed amount.	The plan pays 80% of allowable charges after deductible. You pay 20% of the allowed amount and the balance of billed charges.
<b>Class III: Major</b> <i>Crowns, Dentures, Bridges, Implants</i>	The plan pays 50% after deductible. You pay 50% of the allowed amount.	The plan pays 50% of allowable charges after deductible. You pay 50% of the allowed amount and the balance of billed charges.



### What's the difference between PPO, Premier, and Non-Participating?

- Cost:** PPO dentists receive payment based on pre-approved, discounted fees from Delta Dental and cannot charge you more than those fees. Premier dentists also cannot charge you more than those fees, but your out-of-pocket costs may be higher because they are not part of Delta Dental's PPO network. Non-participating dentists will balance-bill you for charges above Delta Dental's maximum allowable fees. Delta Dental has no control over Non-Participating Dentists' charges.
- Claim Forms:** PPO and Premier dentists will submit claims for you and receive payment directly from Delta Dental. If you see a Non-Participating dentist you will be responsible for making sure the dentist completes a claim form and sends it to Delta Dental for processing.

### Vision Reimbursement Program

We offer a \$200 vision reimbursement benefit to eligible employees and their dependents. The benefit is per covered person and resets every calendar year (on January 1). Unused balances do not carry over to the next year. You can use the reimbursement benefit for your annual eye exam, prescription glasses, and/or prescription contact lenses. You can see any licensed provider. You will pay the provider directly and then submit the required paperwork to Lakeside for reimbursement.

Once you incur vision out-of-pocket costs, you can submit a reimbursement claim form with your receipt(s) to Human Resources. You must submit your claim within 90 days from the date you received the service to be eligible for reimbursement.

## Life & Disability Insurance

### Basic Life/AD&D

We provide a basic life insurance and accidental death and dismemberment (AD&D) insurance benefit to all eligible employees with The Hartford. Enrollment is automatic and Lakeside pays the full cost of your coverage. Life insurance pays your beneficiary a benefit in the event of your death and AD&D insurance pays a benefit if your death results from an accident or if you are severely injured in an accident.



Basic Life/AD&D	
<b>Benefit Amount</b>	2 times your base annual earnings, rounded to the nearest \$1,000
<b>Maximum Benefit Amount</b>	\$750,000
<b>Guarantee Issue Amount</b>	\$750,000
<b>Benefit Reductions due to Age</b>	Reduced to 65% at age 70, 50% at age 75, and 25% at age 80

### Long Term Disability

We provide long term disability (LTD) insurance to all eligible employees with The Hartford. Enrollment is automatic and Lakeside pays the full cost of your coverage. If you meet the definition of disability, the LTD plan will pay you a benefit for each month that you are unable to work due to a non-work-related disabling condition.

Long Term Disability	
<b>Definition of Disability</b>	Varies depending on your occupation
<b>When Benefits Begin</b>	After 90 days from your date of disability
<b>Monthly Benefit</b>	60% of monthly earnings, up to a maximum monthly benefit of \$15,000
<b>When Benefits End</b>	Until you no longer meet the plan's definition of disability or you reach Social Security Normal Retirement Age
<b>Pre-Existing Condition Limitation</b>	12 month waiting period for a disabling condition for which you were diagnosed, treated or took prescribed drugs during the three months prior to enrolling on the LTD plan

**Note:** Important contract limitations may apply and benefits may be reduced based on other sources of income. Please refer to your summary plan description (SPD) for details.

### Tax Free LTD Benefit

When LTD insurance is employer-paid, an employee's LTD benefits are taxable. Because of the financial hardship associated with disability, Lakeside offers a tax-free LTD benefit. This means that the premium we pay for your LTD insurance will be included in your taxable income and you will pay taxes on the premium now, rather than having to pay taxes on your LTD benefit if you become disabled. The taxes will be deducted from each paycheck.

The taxable premium amount depends on your salary and tax bracket, but to determine the premium subject to taxes you can use this equation:  $(\text{Annual Salary} / 100) \times 0.34$ . No more than \$300,000 annual salary is covered under the LTD plan.

## Flexible Spending Accounts

An FSA allows you to save money on qualified out-of-pocket expenses by setting money aside on a pre-tax basis for health and dependent care expenses. We offer three types of FSAs administered by HSA Bank.

Each calendar year, you can designate an amount, up to the stated annual maximums for healthcare expenses, dependent care expenses or both. This amount will be evenly deducted from your paycheck on a pre-tax basis throughout the year. Once you incur a qualified expense, you can request reimbursement from your FSA or pay at the time of service using your FSA debit card. Make sure you keep your receipts and explanation of benefits statements in case HSA Bank requires it for reimbursement.

### General Purpose Health Care FSA *not available if enrolling in the Health Savings Plan*

This plan allows you to pay for qualified out-of-pocket healthcare expenses with pre-tax dollars. Qualified expenses include medical, dental or vision costs such as deductibles, copays and coinsurance amounts and other non-covered healthcare costs for you and your tax dependents. You may access your entire annual election on your effective date. You cannot have a General Purpose Health Care FSA and an HSA.

General Purpose Health Care FSA	
Maximum Contribution for 2025	\$3,300
Plan Year End Date	12/31/2025
Carry Over from 2025 into 2026	Up to \$660
Deadline to submit claims	3/31/2026

### Limited Purpose Health Care FSA

You can have an HSA and a limited purpose health care FSA. This plan allows you to pay for qualified out-of-pocket dental and vision expenses with pre-tax dollars. If you decide to open a limited purpose health care FSA in addition to your HSA, make sure you use your FSA funds before your HSA funds for dental and vision expenses because the FSA funds do not rollover like the HSA. You may access your entire annual election on your effective date.

Limited Purpose Health Care FSA	
Maximum Contribution for 2025	\$3,300
Plan Year End Date	12/31/2025
Carry Over from 2025 into 2026	Up to \$660
Deadline to submit claims	3/31/2026

## Dependent Care FSA

This plan allows you to pay for qualified out-of-pocket dependent care expenses with pre-tax dollars. Qualified expenses may include day care centers, in-home child care and before or after school care for your dependent children under age 13 while both you and your spouse (if applicable) work or go to school full-time. Other individuals may qualify if they are considered your tax dependents and are incapable of self-care. You can only access dependent care FSA money once funds are placed into your FSA. You can have a Dependent Care FSA and an HSA.

All caregivers must have a Tax ID or Social Security Number. This information must be included on your federal tax return. If you use the dependent care reimbursement account, the IRS will not allow you to claim a dependent care credit for reimbursed expenses. Consult your tax advisor to determine whether you should enroll in this plan.

Limited Purpose Health Care FSA	
<b>Maximum Contribution for 2025</b>	\$5,000 if you are married and filing a joint return, or if you are a single parent. If you are married and filing separately, you may contribute up to \$2,500 per year per parent
<b>Plan Year End Date</b>	12/31/2025
<b>Deadline to submit claims</b>	3/31/2026

If you choose to have dependent care expenses reimbursed by your Dependent Care FSA, those same expenses cannot be claimed for a dependent care tax credit on your federal income tax return. Consult a tax advisor for more information and to help you choose the best approach for your circumstances.

Unused amounts will be forfeited at the end of the plan year, so it is very important that you plan carefully before making your election.

### Important FSA Considerations

- » You cannot change your election during the plan year, unless you have a qualified change in family status
- » FSA funds can be used for your tax dependents only
- » You can obtain reimbursement for qualified expenses incurred by your spouse or tax dependent children, even if they are not covered on the Lakeside Industries health plans

## Travel Assistance

We provide Travel Assistance and ID Theft Protection services with International Medical Group (IMG) through our partnership with The Hartford. If you are eligible for our Life and Long Term Disability insurance plans with The Hartford, you and your family members automatically have access to this service.

Travel Assistance services are available when you are traveling more than 100 miles from home (or in a foreign country) and for 90 consecutive days or less. You must contact IMG at the time of need to access services, including:

- » Medical evacuation and repatriation
- » Repatriation of mortal remains
- » Return of dependent children
- » Return of travel companion
- » Arrange or facilitate filling prescriptions
- » Replacement of medical device or corrective lenses
- » Emergency medical payments
- » Credit bureau notification for ID theft



## Will Services

We provide will preparation services with ComPsych's EstateGuidance® through our partnership with The Hartford. If you are eligible for our Life and Long Term Disability insurance plans with The Hartford, you and your family members automatically have access to this service.

EstateGuidance® helps you create a simple, legally binding will quickly and conveniently online, saving you the time and expense of a private legal consultation.

- » Online assistance from licensed attorneys should you have questions
- » The ability to save drafts for up to six months
- » Additional estate planning services are also available for purchase, including the creation of living wills and trusts, guidance about divorce proceedings, and durable power of attorney





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