

Lifestyle Spending Account (LSA)

What is a lifestyle spending account

A lifestyle spending (LSA) account* is an employer-funded spending account that promotes healthy habits and overall well-being. Employers set aside funds for employees to use on eligible expenses related to physical, financial and emotional wellbeing. Think of it like a bonus set aside for employees to pay for the expenses they value the most.

How it Works

- The employer chooses the plan design, eligible expenses and allowable amount.
- Employees may pay for eligible expenses with the Pinnacle | Health & Benefits debit card if the debit card is offered by the plan or submitted for reimbursement via the Pinnacle | Health & Benefits online portal and mobile app.

Samples of eligible expenses may include:

Physical Wellness

- Athletic equipment and accessories
- Exercise equipment
- Gym, health club, spa memberships
- Fitness classes (yoga, pilates, spin/cycle, etc.)
- Hobbies
- Lessons (golf, swimming, tennis, etc.)

Financial Wellness

- Financial advisor and planning services
- Financial seminars and classes
- Identity theft services
- Pet insurance premiums
- Household (grocery, utilities, dry cleaning, etc.)

Emotional Wellness

- Meditation classes
- Retreats (leadership, spiritual, etc.)
- Pet care (walkers, day care, grooming, etc.)
- Camping (equipment fees, etc.)
- Personal development classes (art, cooking, etc.)
- Annual park pass

* LSA reimbursements may be taxed as income.

