

Lifestyle Spending Account

Promote healthy habits and overall well-being by creating your fully customizable, post-tax lifestyle spending account.

What is a Lifestyle Spending Account?

A lifestyle spending account (LSA) is an employer-funded, post-tax spending account, that promotes healthy habits and overall well-being. The employer defines the eligible expenses and plan details customized for their unique organization. It's a fresh way to provide employees with a benefit that gives them meaningful support for things they value most.

Benefits for Employees

An LSA gives your employees the freedom to choose and manage the expenses that meet their personal interests, while promoting overall well-being (emotional, physical, and financial). In addition, it allows employers to tangibly demonstrate their investment in their employees as individuals, engaging and retaining key talent.

Benefits for Employers

Attracting and retaining top talent is a key initiative for employers. This innovative benefit can help to set your organization apart in the challenging talent market, helping you be seen as a top employer of choice, and one actively investing in its employees.

An LSA also provides an incentive for healthy behaviors toward whole person well-being. Employees who are supported in well-being tend to be more productive, leading to reduced insurance costs.

Let us help you build your custom LSA.

Our team will help you to offer a flexible, customized lifestyle spending account your employees will value and help simplify their experience, while easily managing your entire offering in one place.



[Learn more](#)

Discover@MarshMMA.com
[MarshMMA.com](https://www.MarshMMA.com)

Examples of Eligible Expenses

Physical



- Athletic + exercise equipment
- Gym, health club, spa, and fitness studio memberships
- Fitness classes + lessons Personal trainer, fitness trackers
- Entry fees (i.e. marathon), passes (i.e. ski, golf)

Financial



- Home purchase expense reimbursement
- Financial advisor + planning services
- Financial seminars + classes
- Identity theft services
- Pet insurance premiums

Emotional/Other



- Non-medical counseling services
- Retreats (i.e. leadership, spiritual)
- Camping supplies
- Meditation + personal development classes (i.e. art, cooking)
- Annual park pass, hunting, and fishing licenses

Simplify the LSA experience for your employees with online and mobile app access to their LSA account.

Contact your MMA representative to get started today.



A business of Marsh McLennan

Your future is limitless.SM

Business Insurance

Employee Health & Benefits

Private Client Services

Retirement Services

MMAEast.com

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2024 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com