Lifestyle Spending Accounts

The Ohio State University ("Ohio State") hereby establishes The Ohio State University Lifestyle Spending Account ("LSA") effective January 1, 2023, to reimburse Eligible Employees for expenses that support overall health and wellness. The Program reimburses up to $500 of purchases and activities related to emotional, physical, financial, and social well-being.

ELIGIBILITY

An “Eligible Employee” generally includes an Ohio State employee who holds an eligible appointment of full-time or part-time (at least 50% FTE) in a regular, term or seasonal position. Pediatric faculty who also hold an appointment with Nationwide Children’s Hospital are excluded from eligibility.

Eligible Employees must meet the above eligibility requirements at the start of each calendar quarter (January 1, April 1, July 1 and October 1). Employees who become eligible after the first day of a calendar quarter will receive the LSA benefit beginning the following quarter.

BENEFITS

Eligible Employees will receive up to a total of $500 per calendar year in an LSA. University contributions of $125.00 will be allocated each quarter on January 1, April 1, July 1, and October 1. Eligible expenses must be incurred during the same calendar quarter in which they are claimed for reimbursement. Employees have 15 days following the end of the calendar quarter to submit eligible LSA expenses for reimbursement. Unused quarterly LSA funds automatically forfeit following the quarterly claim filing deadline and do not carry over to the following quarter or year.

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<th>Claim Incur Start Date</th>
<th>Claim Incur End Date</th>
<th>Claim Filing Deadline</th>
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<tbody>
<tr>
<td>January 1</td>
<td>March 31</td>
<td>April 15</td>
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<td>April 1</td>
<td>June 30</td>
<td>July 15</td>
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<td>July 1</td>
<td>September 30</td>
<td>October 15</td>
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<tr>
<td>October 1</td>
<td>December 31</td>
<td>January 15 (following year)</td>
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Employees who terminate employment prior to the end of a calendar quarter have 15 days from their termination date to submit a reimbursement request for an eligible expense incurred from the start of the given calendar quarter through termination date.
ELIGIBLE LSA EXPENSES

Eligible LSA Expenses are generally those costs incurred by an Eligible Employee for health and wellness. Dependent expenses are not eligible for reimbursement under the LSA.

Eligible LSA Expenses do not include qualified medical expenses that are eligible for reimbursement under a Flexible Spending Account or Health Reimbursement Account. LSAs also cannot be used to reimburse employee benefit contributions to any health plan.

An LSA reimbursement claim must be for a service or expense on the list below. Eligible expenses must be incurred during the calendar quarter in which they are filed for reimbursement and submitted within 15 days following the end of the quarter.

Ohio State, in its sole discretion, shall determine whether expenses are reimbursable.

- Adaptive Sports (i.e., equipment, program/league fees)
- App Membership, Emotional Wellbeing (i.e., Calm, Happify, Talkspace)
- App Membership, Health/Fitness (i.e., Beachbody, Flo, Nike Training Club, Peloton)
- Art & Hobby Classes and Equipment/Materials (i.e., paint brushes, sewing, woodworking)
- Athletic Apparel and Shoes (i.e., running, dance, hiking)
- Automobile/Car Repair, Emergency (tires, brakes, etc.)
  - excludes fuel & routine maintenance (i.e., oil change)
- Back-Up Child Care/Elder Caregiving*
  - excludes pre-tax DCFSA eligible expenses
- Board Games & Puzzles
- Books (including eBooks & audio books)
- Botanical Garden/Museum/Zoo (i.e., membership, entry fees)
- Budget-Tracking Software and Apps (i.e., EveryDollar, Mint)
- Bicycle Sharing Programs (i.e., CoGo)
- Child Jogging Stroller, Bike Seat, Bike Trailer, Baby Backpack Hiking Carrier
- Social, Professional, Club Membership & Dues (i.e., Faculty Club)
- Cooking Classes
- Produce Buy Club/CSA (i.e., Bushel & a Peck, Green Bean, New Century)
- CPR, AED, First Aid Certifications & CERT
- Credit Counseling
- Cultural Events (i.e., lectures, exhibit/performance tickets)
- Dance Classes
- Education/Class Related Fees: Course, Program & Learning Technology (employee only)
  - excludes fees covered under Faculty & Staff Tuition Assistance Plan, late payment & non-tuition related fees
- Energy & Alternative Therapy (i.e., Float, Reiki, Healing Touch, Cryo)
- Exercise/Sport Equipment & League Fees (i.e., yoga, golf, soccer, tennis, softball, pickleball)
- Experiential and Sporting Events (i.e., escape rooms, fishing trips, hiking guides)
- Financial Advisor/Planning Services/Classes
- Fitness Center, Club, Gym or Studio Membership
- Fitness Games for Game Consoles
- Fitness Trackers (i.e., Fitbit, Apple Watch)
  - excludes accessories such as extra bands/straps & chargers
- Gardening Tools
  - excludes riding lawn mowers, tractors & machinery
- Home Air Purifier/Humidifier/Water Filter
- Home Fresh Food Meal Delivery Services (i.e., Freshly, HelloFresh, Purple Carrot)
- Home Utilities, Delinquency or Shut-off Avoidance Payment (electric, gas, water)
- Identity Theft Services
- Indoor/Outdoor Exercise Machines (i.e., elliptical, bike, treadmill, rower)
- Martial Arts & Self-Defense Classes (i.e., kickboxing, karate, krav maga, self-defense)
- Massage Services/Therapy (without a prescription)
- Meditation or Mindfulness Classes/Courses
- Music – Streaming Music App/Memberships, CDs, etc.
- Music Classes and Instruments (i.e., guitars, drum sticks, sheet music, lessons)
- National/State Park Entrance & Camping Fees
- Office Equipment & Supplies, Ergonomic (i.e., chair, standing desk, keyboard)
- Outdoor Sporting-Related Expenses (i.e., license/equipment for fishing, skiing, kayaking)
- Parking at Work – Hourly Parking & Daily or Monthly Permit/Pass (not payroll deducted)
  - excludes parking citations/tickets & permits paid through monthly payroll deduction*
- Personal Growth Coaching or Classes
- Pet Adoption, Sitting and Walking Expenses
- Photography/Videography Lessons and Equipment (i.e., camera, camera lens, drone)
- Physical Fitness Classes/Training or Sports Lessons (i.e., yoga, spinning, CrossFit, tennis)
- Race Registration Fees (i.e., marathon, triathlon)
• Scales for Food & Body Weight
• Sleep Products (i.e., blackout curtains, lumbar pillows, white noise)
• Stress Management Classes
• Tax Preparation/Software Fees
• Transportation to/from Work (i.e., bus pass*, rideshare, taxi)
  o excludes COTA Bus Pass Program through payroll deduction
• Tutoring (employee only)
• Weight Management/Nutritional Programs & Apps (without prescription) (i.e., Noom, WW)
  o excludes food purchases & nutritional products

*These items may also be covered under other Ohio State benefits (i.e., Dependent Care FSA). Expenses that are fully covered by another Ohio State benefit may not be submitted for double reimbursement from the LSA. Expenses that are eligible for coverage under a medical/prescription drug plan are not eligible for reimbursement from the LSA.

**INELIGIBLE LSA EXPENSES** (such as, but not limited to):

• Any expenses not explicitly listed
• Expenses for “qualified medical expenses” regardless of whether reimbursed by another source
• Weapons, weapon components or ammunition
• Items illegal for procurement, use or consumption in Ohio
• Sports betting/lottery/gambling apps & games
• Restaurants and alcohol

**FILING AN LSA CLAIM**

Incurred eligible LSA expenses may be reimbursed from the LSA by:

• Filling out a **LSA Reimbursement Form** and faxing it to HealthEquity|WageWorks at 1-877-353-9236 or mail it to Claims Administrator, P.O. Box 14053, Lexington, KY, 40512 with copies of appropriate receipts.
• Filing a claim online: Log on to **Workday** at **workday.osu.edu**, click on the My FSA/HRA/LSA (HealthEquity) link under Benefits. Scan and upload appropriate receipts.
• Filing a claim using the **EZ Receipts** mobile app: Use a mobile device to take a photo of appropriate receipts.

Employees have 15 days from the end of each calendar quarter to submit a reimbursement request for eligible expenses incurred in that quarter. For example, employees have until April 15, 2023, to submit reimbursement claims for purchases made January 1 – March 31, 2023. **Unused LSA funds are automatically forfeited at the end of each calendar quarter’s claim filing deadline and do not carry over to the following quarter or year.**
Employees who terminate employment prior to the end of a calendar quarter have 15 days from their termination date to submit a reimbursement request for an eligible expense incurred from the start of the given calendar quarter through termination date.

The money reimbursed from the LSA will be paid directly to employees via check or direct deposit from the LSA administrator.

**TAXATION**

The expenses that may be reimbursed from an LSA do not qualify as exempt from state or federal income taxes. Payments made to an employee from the LSA are considered taxable income at the time of reimbursement. Employees will not pay taxes on unused LSA funds because there is no right to claim or control forfeited LSA funds. Ohio State will receive a record of reimbursements and report the income and mandatory deductions in employees' regular pay shortly after reimbursement. Ohio State makes no representations regarding the taxation of LSA.

**MISCELLANEOUS**

Ohio State shall administer the program on a reasonable and nondiscriminatory basis and shall apply uniform rules to all persons similarly situated.

If an amount paid under this program is later determined to be a mistake, in excess of benefits actually due, or of an ineligible benefit or amount, Ohio State shall have the right to recover the excess payment(s) from the person to whom payment(s) was made. If an Eligible Employee fails to repay an overpayment upon request, the amount may be offset against any future benefits that are properly payable or reimbursable under the program or have such amount withheld from compensation owed to the Eligible Employee (to the extent permitted by law).

Program benefits are paid from Ohio State’s general assets and not a trust or similar fund, policy or contract.

This program shall be governed and construed in accordance with the laws of the State of Ohio.

This program is not a contract for employment and provides no person any legal or equitable rights against Ohio State unless provided expressly herein.

LSA benefits are non-assignable and encumbrance of any sort shall be void. Eligible Employees shall have no right to any assets of the LSA upon termination, except as provided herein.

Ohio State unilaterally reserves the right to amend or modify the LSA at any time for any purpose or for no purpose, and further reserves the right to terminate the LSA at any time in whole or in part.