Wellness Reimbursement Plan

Established by MRIGlobal | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Wellness Reimbursement Plan. This reimbursement plan has been established by MRIGlobal to reimburse you for wellness related expenses.

Benefit Summary

Plan Year: January 1, 2024 - December 31, 2024

Benefit Amount: At the beginning of the year, your Wellness Reimbursement Plan will be funded with \$250.

<u>Eligible Expenses:</u> You may submit claims for eligible expenses that incurred during the plan year. Spouse and dependent expenses are not eligible.

- Gym Memberships
- Fitness Classes
- Sports/Activity League Fees
- Run/Race Entry Expenses

<u>Coordination of Benefits:</u> If you participate in the Health Care FSA, Wellness related expenses will be reimbursed from the Wellness Plan first. Please do not use the Navia debit card to pay for Wellness related expenses. The debit card is only tied to the funds in your Health Care FSA. Wellness related expenses will need to be submitted in the form of an itemized statement from the provider. Navia will process your claim and send you a reimbursement. Once your Wellness Plan is exhausted, Wellness related expenses will automatically be applied to your Health Care FSA, so long as the expense is eligible for reimbursement under the Health Care FSA.

Claim Submission

- 1. Complete a claim form, itemize your expenses, and list the total amount you are claiming.
- 2. Attach an itemized statement showing the date, type and cost of service and the amount paid.
- 3. Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
- 4. Reimbursements are processed daily. Your reimbursement will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
- 5. You will have 30 days to submit claims at the end of the plan year. If your employment is terminated, or you lose Wellness Plan coverage, you will have 0 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date. The last reimbursement in the plan year will be processed on December 5th. Reimbursements will then resume on January 1st for a 30-day runout period.
- 6. Lifestyle Spending Accounts are not considered pre-tax benefits according to IRS regulations. Consequently, lifestyle spending benefits are provided to employees on a post-tax basis. This means that the benefit is given by the employer and received by the employee as taxable income. To simplify, you can think of this benefit as an additional bonus provided to employees.