

Lifestyle Reimbursement Plan

Established by Carbon, Inc. | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Lifestyle Spending Account Plan. This reimbursement plan has been established by Carbon, Inc. to reimburse you for expenses associated with a healthy lifestyle.

Benefit Summary

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

Benefit Amount: At the beginning of each month, your Lifestyle Reimbursement Plan will be funded with \$50.

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

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| ▪ Accommodation | ▪ Fitness Lessons | ▪ Personal Wellness |
| ▪ Active sports equipment and gear | ▪ Fitness Tracker/Watch | ▪ Protective Equipment |
| ▪ Acupuncture | ▪ Gym fees | ▪ Post Workout Recovery Equipment |
| ▪ Airfare | ▪ Gym membership | ▪ Registration fees for healthy activities |
| ▪ Alcohol/drug program | ▪ Headphones | ▪ Sleeping aids |
| ▪ Athletic Shoes | ▪ Hypnosis | ▪ Sleep Support Apps |
| ▪ At home testing kits | ▪ League/race fees | ▪ Sleep Program Fees |
| ▪ Bicycles | ▪ Lessons | ▪ Spa Services |
| ▪ Board Games | ▪ Meditation Apps/Media | ▪ Sporting Equipment |
| ▪ Camping equipment | ▪ Meditation | ▪ Sports Participation fees |
| ▪ Charity Runs/Competition Fees | ▪ Mental Well-being | ▪ Ski/snowboard lift tickets |
| ▪ Classes for stress reduction | ▪ National/Regional Park Passes | ▪ Sun Lamp/Light Therapy |
| ▪ Collectible Card Games | ▪ Naturopathy | ▪ Sleep Quality Supplies |
| ▪ Counseling | ▪ Nicotine Replacement Therapy | ▪ Therapeutic Massage |
| ▪ Exercise Clothing | ▪ Nicotine Replacement Supplies | ▪ Video Games |
| ▪ Exercise equipment | ▪ Nutrition | ▪ Weight loss |
| ▪ Experience | ▪ Nutritional supplements | ▪ Weight Tracking Scale |
| ▪ Family Wellness | ▪ Nutrition/wellness books | ▪ Wellness/fitness classes |
| ▪ Financial Wellness | ▪ Personal trainer | ▪ Yoga Mat |

Coordination of Benefits: If you participate in the Health Care FSA, lifestyle related expenses will be reimbursed from the Lifestyle Plan first. Please do not use the Navia debit card to pay for Lifestyle related expenses. The debit card is only tied to the funds in your Health Care FSA. Lifestyle related expenses must be submitted in the form of an itemized statement from the provider. Navia will process your claim and send you a reimbursement. Once your Lifestyle Plan is exhausted, Lifestyle 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 weekly on Tuesday. 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 90 days to submit claims at the end of the plan year. If your employment is terminated, or you lose Lifestyle Plan coverage, you will have 0 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date.