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, 2027 – December 31, 2027

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.

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