

Lifestyle Spending Account Reimbursement Plan

Established by Bronson Healthcare Group | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Reimbursement plan. This reimbursement plan has been established by Bronson Healthcare Group to reimburse you for your wellness and gym related expenses.

Benefit Plan Details

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

Benefit: All employees are eligible for reimbursement. Enrollment in a Bronson medical plan determines the amount you are eligible for.

- If you are not enrolled in a Bronson medical plan, you are eligible for up to **\$250** reimbursement per calendar year.
- If you are enrolled in a Bronson medical plan, you are eligible for up to **\$500** reimbursement per calendar year.
 - If your spouse is enrolled in your Bronson medical plan, your spouse is eligible for up to \$500 reimbursement per calendar year
 - If your child or children is/are enrolled in your Bronson medical plan, the child (or children collectively) are eligible for up to \$500 reimbursement per calendar year.

This benefit will reimburse 90% of your eligible expenses, up to the plan maximum as listed above. Please note that reimbursements will be considered taxable income per the IRS and appear on your paystips as "TFB" *taxable fringe income*.

Eligible Expenses: You may submit claims for eligible expenses that incurred while you have been a participant in this plan.

2024 Eligible Expenses

Gym Membership (no monthly limit)

- Includes virtual memberships (Strava, Peloton, CorePower, Fit Body, etc) **name of the gym or virtual company must be on the receipt*

Physical Wellbeing

- Bronson Athletic Club (BAC) Initiation fee
- Bronson Health Scan package
- Bronson Sports Medicine Performance Training
- Annual or seasonal passes (ski, snowboard, golf, swimming, etc.)
- Athletic equipment and accessories (athletic shoes, exercise machines, resistance bands, fitness ball, weights, etc) *-excludes clothing*
- Disease Management programs
- Fitness classes (yoga, cardio drumming, Pilates, spin, dance, etc.)
- Fitness mobile apps
- Fitness lessons (team sports lessons, swimming, dance, etc.)
- Infertility services not covered by medical insurance
- Massage Therapy
- Nutritionist services
- Nutritional supplements (federally legal, FDA-approved, non-steroidal items such as vitamins, minerals and protein powders or meal replacement bars)
- Personal training services
- Race or competition registration fees
- Tobacco Cessation Products **over the counter products reimbursed with receipt*
- Weight management program, including virtual (ex Weight Watchers, Noom mobile app, Atkins)
- Youth sport camps, sports clinics, or pay-to-play fees
- Hearing Aids

Financial Wellbeing

- College application fee
- Home purchasing expenses (down payment, closing costs, etc.)
- Financial Advisor and planning services
- Financial seminars
- Student loan debt counseling
- Summer's Public Service Loan Forgiveness (PSLF) program

Emotional Wellbeing

- Annual or seasonal park pass
- Camping equipment or fees
- Hunting and Fishing Licenses
- Meditation Classes
- Mental Health out of pocket expenses (counseling, therapy, and other services not covered by insurance)
- Personal Development Classes (art, cooking, etc)
- Retreats (leadership, spiritual, etc.)

General Wellbeing

- Adoption assistance (legal fees, court fees for name or record change, adoption agency fees)
- Acupuncture
- Bronson Center for Women - Midlife Education
- Bronson Family - Centered Education Class
- Car repairs (up to \$250)-excludes gas/oil changes
- Facial skin care treatment
- Fitness trackers or smart watches
- Grocery delivery membership or setup fee
- House cleaning services
- Pet Care (walkers, day care, grooming, pet training, etc.)
- Scrubs or uniform apparel not already covered by a voucher

Claim Submission

Lifestyle Spending claims can be submitted in a number of ways. Please **CHOOSE ONE** method per submission:

1. **Mobile App:** The most efficient way to submit a claim is by using the **MyNavia Mobile App** for Android or iPhone.
 - i. Download the MyNavia Mobile App for Android or iPhone
 - ii. First time users: Register your account by entering the following:
 - Last Name, First Initial
 - E-mail Address
 - Employer Code: **BRO**
 - Last four digits of your employee ID number
 - Date of Birth
 - Choose a User Name
 - Answer three security questions

2. **Website:** You may also use the online **Participant Portal** on the Navia participant website to submit a claim.
 - i. Go to www.naviabenefits.com
 - ii. First time users click 'Register' and enter the following –
 - Last Name, First Initial
 - E-mail Address
 - Employer Code: **BRO**
 - Last four digits of your employee ID number
 - Date of Birth
 - Choose a User Name
 - Answer three security questions

3. **Paper Form:** A **paper claim form** can be submitted via email, fax or postal mail.
 - i. [Complete a Navia Claim Form found online at www.myBronsonBenefits.com](http://www.myBronsonBenefits.com)
 - ii. Include an itemized receipt
 - iii. List the total amount you are claiming

Please allow 3 full business days for your claim to be reviewed and processed once it has been received. If submitting the claim via the Portal or Mobile App, no claim forms are required.

Submission Deadline: You will have 120 days to submit claims after the end of the plan year. In the event that your employment is terminated, or you lose eligibility, you will have 0 days from your date of termination to submit claims for expenses incurred while you were covered under the plan.

Note: The debit card is only tied to funds in your FSA. Expenses will need to be submitted to Navia online via the Participant Portal, through the Mobile App, or by paper claim form. Navia will process your claim and send you a reimbursement (either by check or direct deposit). If you have elected direct deposit for the FSA plan, you will automatically have direct deposit for your wellness reimbursements. You can sign up for direct deposit via the Participant Portal. Direct deposits may take 1-2 days to post to your bank account.