

Lifestyle

Save money on programs that keep you healthy & well.



Hello!

We're **Navia Benefit Solutions** and we administer the Lifestyle Spending Account provided to you by your company. This toolkit will help you understand what a Lifestyle plan is, how it works, and important information.



Lifestyle Spending Account

A Lifestyle plan is an account funded by your employer to help you pay for specific Lifestyle expenses. Lifestyle benefit plans are completely designed by your employer.

Due to the tailored nature of Lifestyle plans, this guide is a generalized overview. The Navia Lifestyle Reimbursement Plan guide gives you plan specifics and will be shared with you by your employer during your open enrollment period.

Use your dollars to get healthy

Use it for eligible Lifestyle expenses. Common covered expenses are gym memberships, fitness classes, and at home gym equipment. Covered expenses are determined by your employer, check your Navia Lifestyle Spending Account Reimbursement Plan guide for details.

Coverage

Lifestyle plans typically only covers you, but some plans allow family coverage.

Easy to use

Submit claims easily online or on the Navia mobile app.

Maximum Benefit Amount

IMPORTANT! Your maximum benefit amount is 100% paid by your employer. It is determined by your employer and will vary from plan to plan. The funds in the account must be used during the plan year.



YOU

INDIVIDUAL
COVERAGE



HEALTH

USE FUNDS TO GET
HEALTHY



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



100%

FUND AMOUNTS PAID
BY EMPLOYER

Receive money to pay for your gym membership

A Lifestyle plan is an employer funded account that allows you to be reimbursed for certain wellness related eligible expenses. You cannot make contributions to this account.

Your Lifestyle benefit is designed by your employer. They set the amount, eligible expenses, amount covered, and frequency of the funds available. They also set the plan's eligibility and plan design details. These plan designs are customizable and will vary, so please refer to your Lifestyle plan Navigation Guide for those details. Since the funds are provided by your employer, at the end of the plan year any unused funds will remain with the employer. Be sure to file all your eligible Lifestyle expenses within the plan year.

For your plan specifics, please review your Navia Lifestyle plan Navigation Guide.



Many ways to spend your Lifestyle funds!

Lifestyle plans are designed to have your health in mind

Most Lifestyle plans cover gym memberships, fitness courses, weight loss programs, and other expenses to help you stay healthy. Eligible expenses are determined by your employer. However, here are some common eligible expenses to give you an idea:



- Gym memberships
- Fitness classes
- Exercise equipment
- Exercise DVDs
- Activity trackers
- Yoga memberships and classes
- Rock Climbing gym fees
- Pool memberships
- Sports equipment/memberships

- Sport/activity league fees
- Ski/Snowboard passes
- Ski/Snowboard rental equipment
- Personal trainer fees
- Park passes and hiking fees (includes parking)
- Run/race entry fees
- Tennis and other sport lessons
- Weight loss programs (food not included)

For a detailed list of eligible expenses, check your Navia Wellness plan Navigation Guide



How does it work?



You are automatically enrolled

Your employer will automatically enroll you in the lifestyle benefit every year.



Learn about your specific plan

Since each Lifestyle plan is different, you will need to make sure you know your plan details. You will receive a Navia Lifestyle plan Navigation Guide. This guide will have all of your plan specifics.



Funds are available according to your plan design

The funds are available to you based upon your employer's plan. Once you have funds available, you are able to submit claims for reimbursement.



Submit claims online!

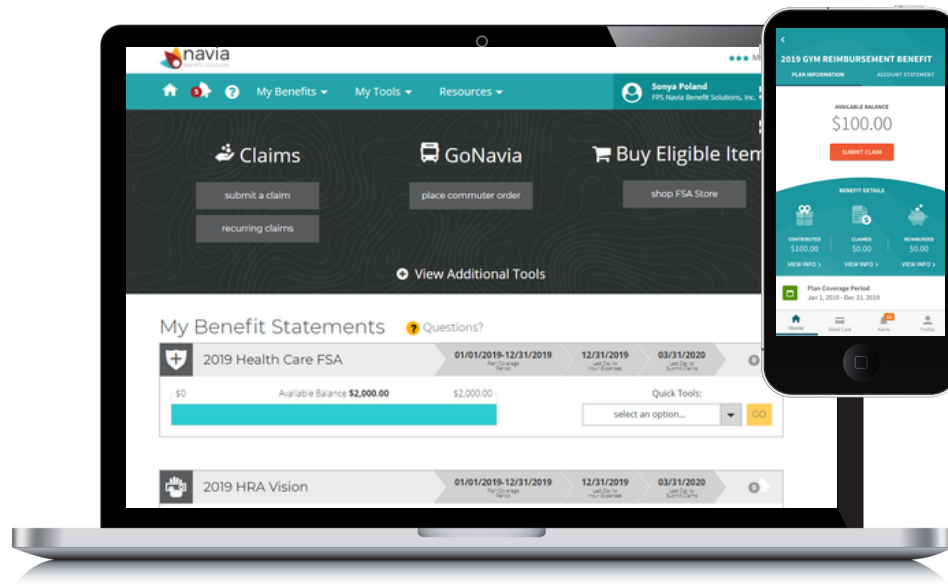
Claims can be submitted online on the Navia participant portal or through Navia's mobile app. You will need a copy of your receipt when sending your claim to Navia.

Accessing your benefits couldn't be easier!

Claim submission takes 3 easy steps on the Navia participant portal or mobile app:

1. Complete the online claim form
2. Attach your receipt
3. Submit!

You can submit claims through Navia's online portal, mobile app, email, fax, or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule.



Navia is here for you!

We're committed to providing you with unparalleled customer service. If you have questions, we're here to answer them!

U.S.

100% US-based, live customer support with offices in every time zone

45 sec

If you have a question, you wait less than a minute to talk with a live Navia expert

2 days

Claims are turned around within 2 days to ensure you are reimbursed fast

The benefits of having a Lifestyle plan

Lower your out-of-pocket costs to get healthy

Lifestyle plans allow you to spend your funds on eligible lifestyle expenses such as gym memberships, gym equipment, fitness programs, and more! This way you don't spend as much out-of-pocket on your journey to get healthy!

Take advantage of a perk

Your employer offers a Lifestyle plan to help you meet your personal health goals!



SAVE

LOWER YOUR OUT-
OF-POCKET EXPENSES



HEALTHY

FUNDS FOR WELLNESS
EXPENSES



GOALS

REACH YOUR HEALTH
GOALS

