

Lifestyle Spending Account

Established by Zoho Corporation | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Lifestyle Spending Account. This reimbursement plan has been established by Zoho Corporation to reimburse you for wellness related expenses.

Benefit Summary

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

Benefit Amount: At the beginning of year, your Lifestyle Spending Account will be funded with \$500. Mid-year new hires will receive a pro-rated benefit amount.

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

- Gym Memberships & Fees
- Rock Climbing Gym Memberships & Fees
- Personal Trainer Fees
- Fitness Classes including Yoga, Pilates, Aerobics, etc.
- Nutritional Counseling W/ Certified Dietitian
- Weight Management Classes including Weight Watchers, Jenny Craig, Profile Sanford, etc.
- Exercise/Fitness App Subscriptions
- Fitness/Exercise Website Subscriptions
- Home Exercise Equipment including treadmills, elliptical, rowing, stationary bike, weights, etc.

Coordination of Benefits: If you participate in the Health Care FSA, Wellness related expenses will be reimbursed from the Lifestyle Spending Account 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 Lifestyle Spending Account 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 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 60 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 60 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date.