The Everyday Well-being Program

Stay well with Segal! The Segal Everyday Well-being program is a lifestyle spending account benefit that reimburses you for certain purchases or expenditures related to your personal circumstances. The Everyday Well-being program consists of general everyday well-being, student loan repayments, and home purchase reimbursements.

As a regular employee who is regularly scheduled to work at least a 60% schedule of your office's standard work hours, you are eligible for the Everyday Well-being program after 90 days of benefits-eligible service. You have until March 31 of the following year to file requests for reimbursement for expenditures in a calendar year, however the calendar year maximum cannot be carried over into the next year.

The amount reimbursed is considered taxable income to you at the time of reimbursement and Payroll will apply the appropriate taxation to your reimbursement.

The **general Everyday Well-being program** provides reimbursements for up to $600 per year for eligible full-time employees and $360 for eligible part-time employees for any combination of eligible expenses related to:

- Healthy living
- Childcare or eldercare
- Adoption
- Financial planning
- Legal assistance
- Funeral services for an immediate family member

The **Student Loan Repayment** provisions will reimburse you up to $500 per year—up to $2,500 total—to help pay back your student loans. Part-time employees may be reimbursed up to $300 per year for a total of $1,500. The student loan reimbursement may not be used for parent loans or for parents who cosigned on a student loan.

The **Home Purchase Reimbursement** provisions provide a reimbursement of $1,000 toward the purchase of your primary residence. Part-time employees may receive $600. You may receive the home purchase reimbursement once during your time at Segal.

Frequently asked questions

How do I file a claim for reimbursement?

U.S. employees submit general everyday well-being, student loan repayment and home purchase reimbursement claims directly to WEX using the instructions found in the final section of this document. WEX will send you the reimbursement and send the taxability information to payroll.

International employees submit claims to HR-Benefits using the general Everyday Well-being claim form, Student loan repayment claim form or the home purchase reimbursement claim form. Remember to attach your itemized receipts. Claims will be processed with each payroll, and your reimbursement will appear in your paycheck less any tax withholding.

What types of expenses are covered under the general everyday well-being program?

The goal of the Everyday Well-being program is to encourage a well-rounded, healthy lifestyle and to support your family's needs. With that in mind, the company expects you to use good judgment about the expenses you submit for reimbursement within the following categories.

Expense category	**Examples of eligible expenses (not an exhaustive list)**
Healthy living	Health club membership, purchase of exercise equipment (not recreational equipment), services of a personal trainer, purchase of a fitness tracker, weight-loss program fees, non-medical nutritional counseling from an MD or licensed nutritionist
Childcare or eldercare	Services of a childcare or eldercare provider who is not a relative
Adoption	Adoption agency fees, legal services or necessary travel expense related to the adoption of a child
Financial planning	Financial planning services by a qualified financial planner (CFP, CLU, ChFC or RIA) or purchase of financial planning software (excludes tax preparation)
Legal assistance	Legal assistance in connection with wills, estate planning, real estate transactions, marriage or divorce
Funeral services	Burial or cremation expenses incurred in connection with the death of an immediate family member

What types of exercise equipment are covered under the general everyday well-being program?

Generally, exercise equipment that you would find in a gym that you have bought for use in your home (e.g., stationary bike, treadmill, Stairmaster, NordicTrack) is eligible. Recreational sporting goods such as golf clubs and tennis rackets are not covered.

What types of classes would be covered in a gym, other than the membership itself?

Classes such as spin, yoga, and kickboxing are covered. Personal trainers are also covered.

What would be considered an eligible weight-loss program?

Formal weight-loss programs such as Weight Watchers or Jenny Craig or programs through local organizations that involve ongoing counseling and the systematic monitoring of your progress are eligible. Membership, counseling and motivational material fees will be reimbursed. Generally, the cost for food or other supplements is excluded; however, if the program is based solely on the purchase of food or supplements, then these will be considered for reimbursement.

I am eligible for the Segal Everyday Well-being program on January 1, 2025. Can I submit expenses incurred in 2024 for reimbursement?

No. Only expenses incurred on or after your eligibility date are covered. For example, if you purchased a health club membership in December 2024, you will not be reimbursed for the 2025 program year. However, if you renew your membership in 2025, you can submit a claim for 2025 reimbursement.

Can I submit a claim for services used by my dependents?

No. Only expenses incurred by employees can be reimbursed.

My spouse and I are both Segal employees. Can we both receive reimbursement of a shared expense?

Yes, but only if the expense exceeds the calendar-year maximum for one person. For example, if you and your spouse purchase exercise equipment and your expense totals $900, one spouse can be reimbursed $600, and the other can be reimbursed $300. You must file separate claim forms. If you and your spouse have separate expenses (for example, a health club membership for one and a weight-loss program for the other), you each should file claims against your individual calendar year maximum.

What types of expenses are eligible for childcare and eldercare reimbursement?

Expenses must be for childcare or eldercare to enable you to work, and if you are married, to enable your spouse to work, actively look for work or attend school full-time.

Childcare expenses must be for a child under the age of 13 who is totally dependent upon you for support and maintenance. Childcare expenses cannot be for your spouse or relatives, babysitting services beyond normal work hours, overnight or specialty camps or school tuition (kindergarten and above). Eldercare expenses must be for a spouse or eligible dependent (a dependent who relies upon you for over half of his or her support and maintenance) and who is physically or mentally incapable of caring for him/herself. Eligible care only includes the cost of service for the dependent's well-being and safety. Service provided by a family member, beyond normal work hours, or that which is covered under a health plan or Medicare is not covered.

Can I contribute to the Dependent Care Flexible Spending Account and still receive reimbursement of childcare expenses from the Everyday Well-being program?

Yes. Since the Everyday Well-being program is provided on an after-tax basis, you are not limited by IRS restrictions regarding qualified childcare providers.

For funeral expenses, who is considered my immediate family, and what do I need to present for reimbursement?

Your immediate family members are your spouse/spousal equivalent, your children (natural, adopted, step), your parents and your spouse's parents. The required documentation is a receipt for the burial/cremation expense (if not in your name, you will need to submit a cancelled check for your portion of the expense).

How will the company determine if I am a full- or part-time employee?

Eligibility will be determined by the number of hours you are regularly scheduled to work. Any number of hours less than the standard office workweek hours will be considered part-time. However, in order to be benefits-eligible, you must work at least a 60% schedule. Whatever your work schedule was at the time the claim was incurred will determine your status.

How long will I have to submit a claim for a prior year?

You will have until March 31 to submit claims for expenses incurred in the prior year.

A Final Word

Although Segal expects to continue this program indefinitely, it reserves the right to change, modify, or terminate it in the future. Participation in this program does not create a contract of employment between Segal and any employee.

How to file your claim online account at WEX

This article outlines how to file a claim in your online account to reimburse yourself. You can also use the WEX benefits mobile app to file a claim and upload documentation.

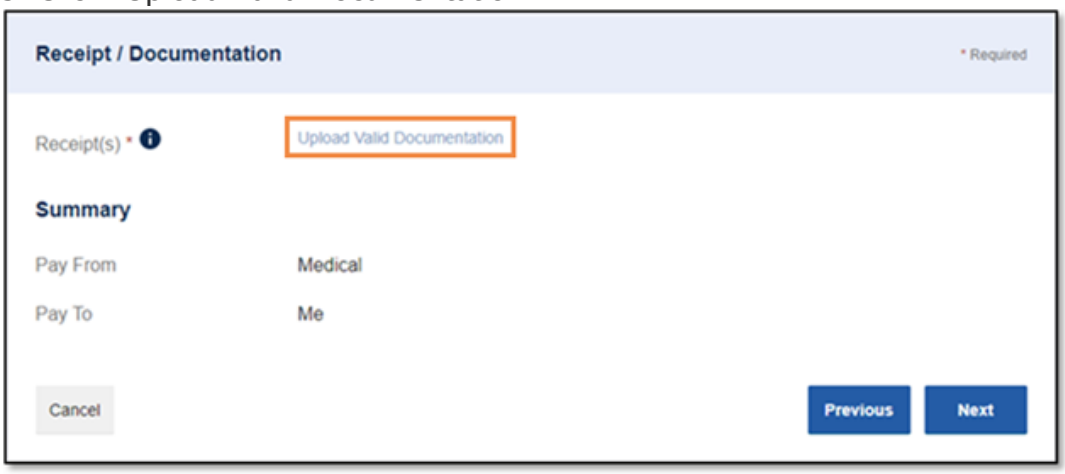
To file a claim in your online account, complete the following steps:

1. Log in to your online account.

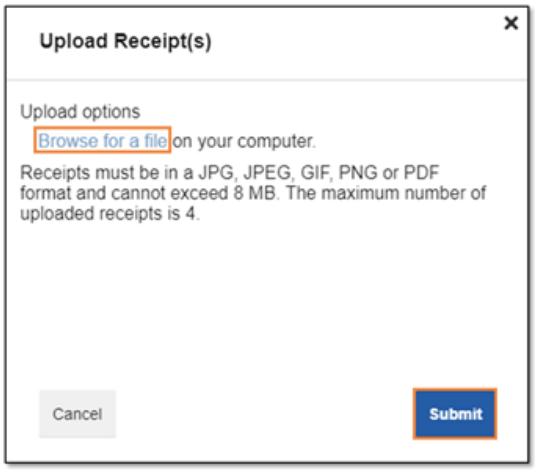
2. Navigate to the Home tab and click the applicable option in the I Want To section.

Scenario	Action
You want to reimburse yourself for out-of-pocket expenses.	Click "Reimburse Myself."
You want to pay a service provider directly.	Click "Send Payment."

3. Click "Upload Valid Documentation."



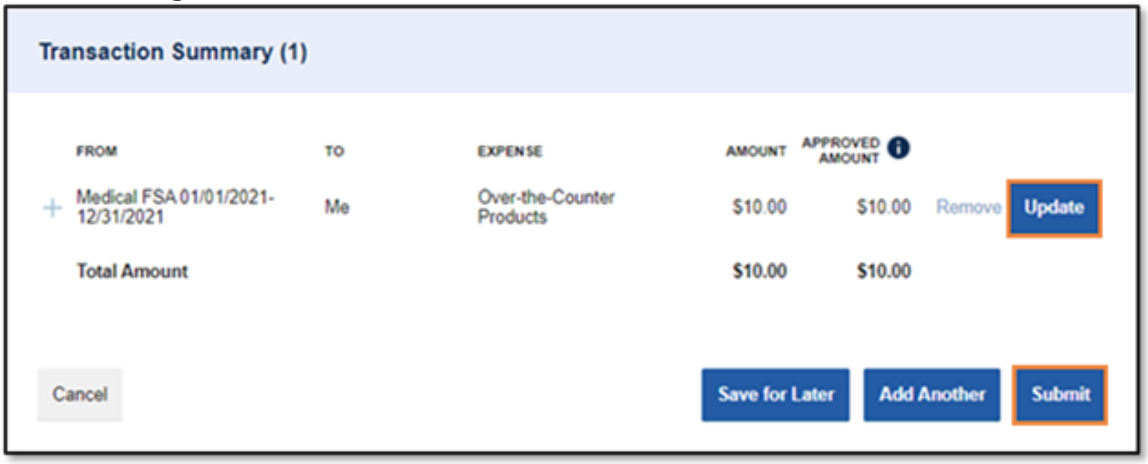
4. Click "Browse for a file," select the file containing your receipt, and click "Open" and then "Submit."
Important: Receipts must be in a JPG, JPEG, GIF, PNG, or PDF format and cannot exceed 8 MB.
5. Click "Next."



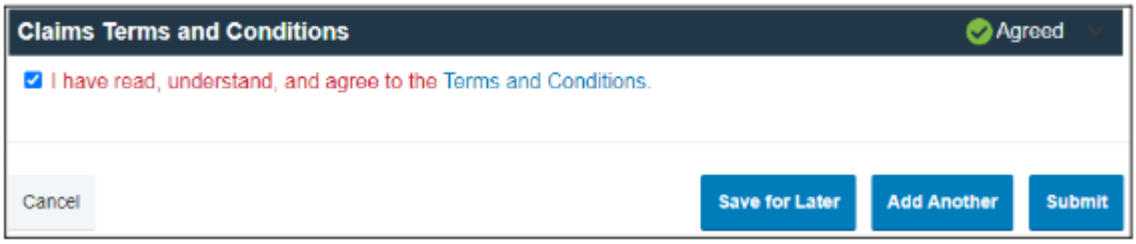
6. Complete the required fields and then click "Next."

Scenario	Action
You have multiple account types.	Select the correct category and type to file the claim under the correct account.

7. Review your transaction summary. If changes are needed, click "Update." Then click "Submit."
Important: If you have multiple account types, confirm the claim is filed under the correct plan type before clicking "Submit."



8. Review the Claims Terms and Conditions and check the box indicating you have read, understand, and agree to them. Then click "Submit."

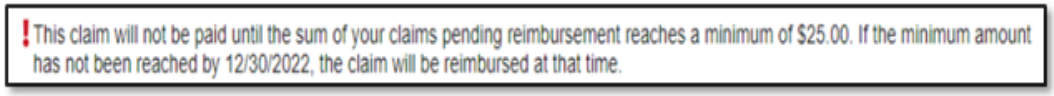


Notes

- You will receive a confirmation message that verifies the claim was successfully submitted.



- Your documentation will be processed within two business days.

Scenario	Resolution
The claim is approved.	A reimbursement will be issued via direct deposit on the third business day.
You do not have direct deposit set up.	A check will be mailed on the third business day if the reimbursement amount is $25 or more. If the reimbursement amount is $24.99 or less, your reimbursement will be issued after you submit additional claims to bring your total to at least $25 or at the end of the month. 

- You will be notified if further documentation is needed. If you have an email address on file, you will be notified via email. Otherwise, you will be notified by mail.
- Once a claim has been filed, it cannot be canceled.