

## Everyday Well-being Program

Need a little extra money to start that exercise regimen you have been putting off, or for professional advice in planning for the cost of your child's college education? You have it in the Segal Everyday Well-being program.

The Segal Everyday Well-being program is a benefit that provides you with extra cash to purchase services that make sense for your personal circumstances. This benefit is in addition to your other benefits, including the tuition reimbursement plan, the Resolutions program and the Employee Assistance Program (EAP).

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.

Your Everyday Well-being reimbursement is there for you to use when you need it as a life resource. If you are a full-time employee, each calendar year you will have the opportunity to request reimbursement of up to \$600 to pay for certain covered expenses incurred in that year. If you are a part-time employee, you may be reimbursed up to \$360 each calendar year. You have until March 31 of the following year to file requests for reimbursement, but 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 will be reduced by the necessary taxes before payment is made to you.

### Expenses covered under the Segal 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.

<b>Expense category</b>	<b>Examples of eligible expenses (not an exhaustive list)</b>
Healthy living	Health club membership, purchase of exercise equipment, services of a personal trainer, purchase of a fitness tracker, smoking-cessation program fees, weight-loss program fees, 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
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## Frequently asked questions

### **I am eligible for the Segal Everyday Well-being program on January 1, 2020. Can I submit expenses incurred this year (2019) 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 2019, you will not be reimbursed for the 2020 program year. However, if you renew your membership in 2020, you can submit a claim for 2020 reimbursement.

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

No. Only expenses incurred by employees can be reimbursed.

### **What types of exercise equipment are covered under the 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.

### **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 do I claim expenses under the Everyday Well-being program?**

Complete the [Everyday Well-being claim form](#) available on SegalNet and attach your itemized receipts. Submit the form to Janet Arce in the New York office. Claims will be processed with each payroll, and your reimbursement will appear in your paycheck less any tax withholding.

**When I will be reimbursed?**

Claims will be processed with each payroll, and reimbursement will be made directly through your paycheck. Generally, you must submit your claim one-and-a-half weeks prior to the pay date to be included in the next payroll. When a paycheck includes an Everyday Well-being reimbursement, your earnings statement will include a line called "LifeCycle" and the dollar amount.

**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.