

2021 Fitness Reimbursement Account (FRA) FREQUENTLY ASKED QUESTIONS

This document is to help answer commonly asked questions about CPChem's Fitness Reimbursement Account.

Q. Who is eligible for the Fitness Reimbursement Account?

A. All active US-payroll full-time CPChem benefits-eligible employees* are eligible on their date of hire (if date of hire is the first calendar day of the month) or the first calendar day of the month following their date of hire (if date of hire is any other day of the month). Interns, co-op, disabled/inactive employees, leased employees, contractors, survivors, retirees, and employees working less than 20 hours a week are not eligible.

** Emergency responders at Orange/Port Arthur plants are not eligible.*

Q. Can my spouse or other dependents participate?

A. No. At this time, you can only use the Fitness Reimbursement Account to receive reimbursement for eligible expenses incurred by you as an employee. You cannot request reimbursement for expenses incurred by your spouse or other dependents.

Q. When do I have to purchase the fitness items or pay fees for classes or memberships?

A. You can incur eligible expenses each program year between January 1 and December 31. You have until March 31 of the following year to make a claim for reimbursement.

Q. How much am I eligible to receive in reimbursement?

A. You can receive reimbursement of eligible expenses up to \$200 each program year.

Q. Will taxes be withheld from my reimbursement?

A. Yes. The fitness reimbursement is a post-tax benefit. That means applicable taxes will be withheld when it is paid to you through your paycheck.

Q. How do I submit my expense(s) for reimbursement?

A. When you incur eligible expenses, submit a request for reimbursement, with an itemized receipt, online at the "Fitness Reimbursement Account" section of www.payflex.com. Alternatively, a paper claim form is available in your PayFlex account at www.payflex.com or at www.mycpchembenefits.com/forms. Be sure to sign and date the form and mail or fax it, along with any required receipts or documentation, to the address or fax number indicated on the form. Your member ID is the last four digits of your Social Security number.

If you have questions about how to complete the form or what documentation is required, call PayFlex at 1-888-678-8242.

Q. What kind of documentation will I need to submit with the claim form?

A. You'll need to provide an itemized receipt or proof of payment for the eligible expenses. If you're requesting reimbursement of a physical item such as exercise equipment or a wearable tracking device, you'll be required to submit a receipt with the purchase date, vendor/service provider name, item detail, and total paid. If you're requesting reimbursement for a membership, program, service, or other eligible fee, you'll need to submit a copy of the receipt showing the amount paid, date(s) of payment, vendor name, receipt for services, and location of services (if applicable). For family or group memberships or fees, the receipt should be itemized to indicate the cost for the employee. Credit card bills will not be accepted.



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Q. Can I submit expenses all year until I reach the \$200 limit?

A. Yes. You can submit expenses for reimbursement as you incur them. However, if the expenses are recurring, such as a monthly fitness club membership, we recommend you wait until you have reached the \$200 maximum before submitting a claim.

Q. What if I have a claim for less or more than \$200?

A. If you submit a claim for eligible expenses that is less than \$200, you will receive reimbursement for all the expenses, minus applicable taxes. Then if you incur more eligible expenses during the program year, you can submit additional claims for reimbursement until the \$200 annual limit is reached.

If you submit a claim for eligible expenses for more than \$200, you will receive reimbursement of \$200, minus applicable taxes. You are not eligible for any additional reimbursement from the Fitness Reimbursement Account for the rest of the program year.

Q. How long will it take to receive my reimbursement?

A. Once you have submitted your claim to PayFlex, you should receive reimbursement within 4-6 weeks through your regular paycheck.

Q. Can I use my PayFlex debit card to pay for expenses?

A. No. The PayFlex debit card is only for eligible Health Care or Limited-Purpose Flexible Spending Account (HCFSAs/LPFSA) expenses.

Q. Who can I contact with questions?

A. Call PayFlex at 1-888-678-8242 or visit their website at www.payflex.com.

Q. Are the receipts I submit to PayFlex protected by privacy laws?

A. The receipts you submit are not under ADA, HIPAA, ERISA, or medical privacy laws. The Fitness Reimbursement Account is not a benefit plan. The company may perform audits on participant accounts or submitted claims at any time. We do have agreements with Payflex to protect your personal identifiable information (date of birth, mailing address, etc.).

Q. What if I return merchandise or cancel my participation in a sports league?

A. Please contact Payflex at 1-888-678-8242 to submit the replacement receipt(s) for the prior reimbursed amount or to refund the amount back to CPChem. Returned cancelation/stocking fees are not covered for reimbursement under the FRA.

Q. What are considered covered expenses?

A. The following expenses are eligible for reimbursement under the Fitness Reimbursement Account:

- Adult fitness center, health club, studio, and aquatic center membership fees — membership and organized exercise program fees.
 - Examples include but are not limited to: commercial, non-profit, hospital, university, municipal, military, residential and church/faith-based fitness centers, health clubs, sport training facility, exercise studios, aquatic centers, etc.

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- Adult group exercise class fees — classes led by certified instructors, which include classes held at the worksite or in the community.
 - Examples include but are not limited to: yoga, Pilates, Latin dance, Zumba, toning, boxing, self-defense, strength training, core conditioning, indoor cycling, boot camp, water aerobics, or other classes for the primary purpose of fitness.
- Adult personal training fees — personal trainer must be certified by a nationally recognized organization.
 - Examples of certifications include: ACE, AFAA, ACSM, NASM, or NSCA.
- Adult organized league sports fees and professional lesson fees — includes race event fees and organized league sport tournament fees.
 - Lesson and league examples include but are not limited to: tennis, basketball, softball, hiking, walking, running, karate, cycling, golf, etc.
- Adult weight management program membership fees and body weight scales.
 - Examples include but are not limited to: Weight Watchers®, Jenny Craig, eDiets®, hospital-based programs not covered by your medical plan and body weight scales. Excludes replacement meals, supplements, and food.
- Adult nutrition counseling fees — fees charged by a registered dietician.
 - Examples include but are not limited to: weight loss/weight maintenance, prenatal/postnatal nutrition, and meal planning.
- Wearable tracking devices — devices that have tracking capabilities such as exercise, physical activity, and healthy eating/weight management.
 - Examples include but are not limited to: Fitbit, Pebble, Jawbone, Garmin, Samsung, fitness tracking ring, and general-purpose smart watches with tracking functionality such as Apple Watch and Samsung smart watches. Excludes smart phones.
- Mobile app fitness subscription fees.
 - Examples include but are not limited to: apps that promote or track running/biking routes, weight management, and physical fitness.
- Online/app/video/in-person fitness class and membership fees — classes led by certified instructors, which includes classes held online or via an app.
 - Examples include but are not limited to: yoga, Pilates, Zumba, toning, boxing, self-defense, strength training, core conditioning, indoor cycling, boot camp, streaming MIRROR workout classes, Peloton, etc.
- Exercise videos and streaming exclusive fitness channels.
 - Examples include but are not limited to: sports/athletic conditioning, calisthenics, interval training, body weight training, muscle sculpting and toning (i.e., upper body, lower body, core conditioning), Tabata, therapeutic services not paid by insurance (i.e., healthy back, knee rehab, and shoulder rehab), step aerobics, hi/lo aerobics, cardio kickboxing, Zumba, Pilates, yoga, boot camp, ballet/barre, workouts for special populations (i.e., seniors, prenatal, diabetic, etc.), Tai Chi, etc.

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- Adult fitness exercise equipment for core, balance, strength, and cardio.
 - Examples of accessory exercise equipment include but are not limited to: stability balls, hand weights, medicine balls, tubing/bands, exercise mats, kettlebells, jump ropes, high density foam rolls, gliding discs, steps, slide boards, adaptive exercise equipment, weighted gloves, ankle weights, training dummies (i.e., MMA punching dummy), punching bags, ballet barres, etc.
 - Examples of cardio and strength exercise equipment include but are not limited to: human-powered adult outdoor bicycles (road, touring, mountain, and hybrid), cardiovascular machines (treadmills, stationary bikes, elliptical, cross trainers, recumbent cycles, stair climbers, rowers, etc.), and weight and strength training equipment (multi-gyms, individual weight machines, TRX training system, dumbbells, weight plates, bars, workout benches, body full power racks, body half racks, squat stand, squat rack, sumo rack, smith machine, etc.).
- Adult sports fitness equipment.
 - Examples include but are not limited to: kayaks, canoes, paddle boards, skis, racquets, bats (baseball, cricket), sticks (hockey, lacrosse), gloves (baseball, softball), competitive swim goggles, skates, surfboards, golf clubs, basketball hoops, sport safety guards and pads, and sport helmets/inner shell skull caps. Examples of exclusions include sports balls, birdies/shuttlecocks, discs, frisbees, and storage containers as outlined in the non-covered section below.

To find out if an item not included in this list will be eligible for reimbursement, call PayFlex at 1-888-678-8242.

Q. What expenses are not covered?

A. The following expenses are NOT eligible for reimbursement under the Fitness Reimbursement Account:

- Services or products for anyone other than the eligible employee.
- Services or items not incurred or purchased during the program year.
- Items or services for which you have already received reimbursement through insurance.
- Expenses incurred after termination of employment or eligibility.
- Products without a company or professional service itemized receipt (example: garage sale items).
- Warranties.
- Shoes, boots, cleats, clothing, hats, socks, practice shirts (pinny, jersey, etc.), weather protective clothing (puffer jackets, rain jackets, sweatpants, ski jacket/pants, compression clothing, coveralls, thermal gear, etc.), workout grips/wrap gloves, and uniforms (baseball pants, basketball shorts, socks, etc.). Uniform team jerseys covered when bundled with sport season league fees.
- Cell phones or displays (examples: tablets, computers, TVs, projectors, internet or gaming equipment, MIRROR, computer monitors, head-mounted displays, virtual reality headsets, and heads-up displays).
- Weapons (examples: knives, nun chucks, guns, or pepper spray).
- Children's items or services.
- Food, drinks, and dietary supplements.
- Transportation fees/rentals, parking fees, ground fees, and property lease/rental fees.
- Vehicles or parts for vehicles.
- Leisure or gaming chairs.

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- Season tickets or subscriptions to watch sports.
- Entertainment or non-organized recreational participation fees or services including but not limited to: swim parks, amusement parks, video games, games (shuffle board, checkers, chess, darts, board games, washer toss, cornhole, etc.), nightclub/bar fees, iFLY, Top Golf, Main Event, playing pool, fishing, gun ranges, bowling (except season league fees), and paint ball/laser tag (except organized season league fees).
- Social/spa memberships.
- Homeowner Association (HOA) fees (for parks, pools, trails, neighborhoods, homes, etc.).
- Passes, permits or admission fees (unless included in sports season league fees).
- General TV channel subscriptions (Hulu, Pureflix, Disney, Fox Sports, ESPN, etc.) and music subscriptions/equipment.
- Any items/services that are not for the primary purpose of fitness (examples: power tools, gardening equipment, hunting equipment, woodworking equipment, home repair equipment, power washers, ladders, sunglasses, hats, sunscreen, mosquito repellent, water bottles, river tubes, fishing equipment/supplies, tailgating equipment, furniture, and general cooking recipe apps).
- Pet supplies.
- Returned merchandise and cancelation/restocking fees. **Note:** This is a CPChem-offered program to help achieve your fitness goals and you attest that the charges submitted to PayFlex are valid. If you submit expenses for reimbursement, then subsequently return an item for which you have received reimbursement and need help paying the amount back to your FRA, contact PayFlex.
- Team sponsorship or raffles. **Note:** Charity donations may be eligible through other CPChem programs.
- Therapy services (examples: physical, occupational, speech, massage, chiropractic, and acupuncture). Some of these services may be offered under health care insurance.
- Non-fitness safety equipment (examples: life vests, hard hats, steel tip boots, motorcycle helmets, cones, ergonomic products, prescription glasses, sweat bands, and work goggles).
- Medical equipment (examples: CPAP, tubes, braces, crutches, glucose monitors, blood pressure machines, gauze, glasses, hearing aids, band aids, wound cleaners, sports ice packs, nebulizers, etc). **Note:** Please contact your insurance plan or Flexible Spending Account/Health Savings Account administrator to determine coverage/reimbursement for medical equipment.
- Accessory equipment (examples: mounts, storage racks (bike racks, ball racks, dumbbell racks, etc.), equipment holders such as purses and bags, coolers, ice, wagons/carts, fans, heaters, hand/body heaters (HotHands, etc.), tents, chains, starting pistols, caps, fishing gear, oil or lotions for body/equipment, bullets, arrows, parachutes, outdoor recreational trampolines, outdoor home and neighborhood recreational swimming pools (aquatic fitness membership covered), inflatable bouncers, dart guns/soft darts/nerf guns/bow and arrow, kites, swings/swing sets, ball/equipment air pumps, cleaners, toys, equipment storage containers/hangers, field equipment (such as cones, disc cones, nets, goals, pitching machines, hurdles, flags, chalk, tetherballs, carts, etc.), sports balls, discs/frisbees/boomerangs/birdies/shuttlecocks/bean bags/washers, separate electronic chargers, cell phone or equipment stands, cell phone equipment such as armbands and leg holsters, replacement smart watch/tracker bands, protective cases, and earphones).