

2025 Well-Being Reimbursement Account (WRA) FREQUENTLY ASKED QUESTIONS

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

Q. Who is eligible for the Well-Being Reimbursement Account?

A. All active US-payroll full-time CPChem benefits-eligible employees are eligible on their date of hire. Interns, co-op, disabled/inactive employees, leased employees, contractors, survivors, retirees, and employees working less than 20 hours a week are not eligible.



Q. Can my spouse or other dependents participate?

A. No. At this time, you can only use the Well-Being 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 eligible wellness items or services?

A. You can incur eligible expenses each program year between January 1 and December 31. You have until March 30 of the following year to make a claim for reimbursement. Expenses are reimbursed after they are incurred for the service. For example, an annual gym membership, paid upfront, could be reimbursed for January through March of 2025 in March of 2026. You can file receipts monthly, quarterly or once a year based on your preference.

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

A. You can receive reimbursement of eligible expenses up to \$200 each program year. Any unclaimed balance remaining on March 30 of the following year will be forfeited.

Q. Will taxes be withheld from my reimbursement?

A. Yes. The well-being reimbursement is a post-tax benefit. That means applicable taxes will be withheld as imputed income on your paycheck. Inspira will directly reimburse participants for eligible expenses. You may setup an Electronic Funds Transfer (EFT) for direct deposits to your bank account by logging on to www.inspirafinancial.com and clicking on "Account Settings."

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 "Well-Being Reimbursement Account" section of www.inspirafinancial.com. Alternatively, the paper reimbursement claim form and the family caregiver form are available in your Inspira account at www.inspirafinancial.com or at www.mycpchembenefits.com/forms. Be sure to sign and date the form(s) and mail or fax the form(s), along with any required receipts or documentation, to the address or fax number indicated on the form(s). Your member ID is the last four digits of your Social Security number.

If you have questions about how to complete requests for reimbursement or what documentation is required, call Inspira at 1-888-678-8242.



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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 (not shipping 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. A family caregiver form is also available online if you are not able to provide an invoice for family caregiver support costs. Pet insurance premiums and boarding or pet sitting fee invoices may also be submitted through the Inspira website. Credit card bills will not be accepted.

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. 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. You are not eligible for any additional reimbursement from the Well-Being Reimbursement Account for the rest of the program year.

Reimbursements made to you by Inspira will be reported to CPChem payroll as imputed taxable income.

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

A. Once you have submitted your claim, you should receive reimbursement within a couple of weeks directly from Inspira. Reimbursement will be made by check, or you can set up an Electronic Funds Transfer (EFT) for direct deposit into your bank account.

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

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

Q. Who can I contact with questions?

A. Call Inspira at 1-888-678-8242 or visit their website at www.inspirafinancial.com.

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

A. The receipts you submit are not under ADA, HIPAA, ERISA, or medical privacy laws. The Well-Being 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 Inspira 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 Inspira 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 cancellation/stocking fees are not covered for reimbursement under the WRA.

Well-Being Reimbursement Account (WRA)

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Q. What are considered covered expenses?

A. The following expenses are eligible for reimbursement under the Well-Being 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.
- 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.
- Athletic shoes.
 - Examples include but are not limited to: running/walking/hiking shoes, sneakers, sport-specific shoes (volleyball, tennis, basketball, football, wrestling, etc.), cleats, and spikes.
- Wearable tracking devices and fitness tracker replacement bands — 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 or well-being subscription fees.
 - Examples include but are not limited to: apps that promote or track running/biking routes, weight management, physical fitness, healthy eating, stress management, and mindfulness.
- 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.

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- 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.
- 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), tires, 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, sports field equipment, sports balls (including birdies/shuttlecocks, discs, frisbees, boomerangs, etc.), ball/equipment air pumps, fitness equipment mounts/benches/storage racks (bike racks, ball racks, dumbbell racks, etc.), and sport helmets/inner shell skull caps.
 - Maintenance and repair of covered items including service and parts (bikes, chains, belts, motherboards, etc.)
- Family caregiver support costs.
 - Examples include but are not limited to: babysitting, welfare checks, and supervision fees for disabled family members, disabled parents, children, and pets. Please submit your eligible expenses on www.inspirafinancial.com, along with the family caregiver form available at www.mycpchembenefits.com/forms. The IRS does not allow family medical care expenses to be reimbursed through a well-being account. The program excludes custodial care (for example, maid services).
- Pet fees.
 - Examples include but are not limited to: fees to adopt a pet (from a licensed breeder, adoption center, shelter or rescue organization), pet insurance, veterinary services, pet supplies, pet walking services, pet day care/boarding and pet grooming services.
- Home meal kit delivery services that offer fresh homemade meal solutions.
 - Examples include but are not limited to: HelloFresh, Blue Apron, Home Chef, Every Plate, Factor, Freshly, Green Chef and Sunbasket.
- Home office and ergonomic equipment.
 - Examples include but are not limited to: ergonomic keyboard, ergonomic mouse, lumbar support cushions, mouse and keyboard wrist rest support pad cushion, office chair, office desk, standing desk converters, standing desk mat and under desk foot support. Does not include office supplies.

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- Sleep support items.
 - Example include but are not limited to: weighted blankets, sleep masks, blackout curtains and sleep support apps. Mattresses are not eligible for reimbursement.
- Financial planning services and investment advisor fees.
 - Examples include but are not limited to: financial planning services provided by a Certified Financial Planner (CFP), financial planning seminars and classes, an advisor who provides advice and tools to choose the best 529 college savings plan, college planning fees for services to help with the selection of college for dependents and financial advisor services for investment purposes.
- Tax preparation and filing fees paid to a tax preparer to file your taxes.
 - Examples include but are not limited to: fees paid to certified public accountants, enrolled agents, H&R Block®, TaxAct® and TurboTax®.

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

Q. What expenses are not covered?

A. The following expenses are NOT eligible for reimbursement under the Well-Being 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.
- 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, 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, except for supervision of the child.
- Food, drinks, and dietary supplements (except home meal delivery services).
- Transportation fees/rentals, parking fees, ground fees, and property lease/rental fees.
- Vehicles or parts for vehicles.
- Leisure or gaming chairs.
- 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).

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- 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, family/pet caregiver support or financial/tax planning and preparation (examples: power tools, gardening equipment, hunting equipment/apps, 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).
- 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 Inspira 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 WRA, contact Inspira.
- 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. Well-being accounts are under federal regulation and cannot reimburse for medical services that could be covered under a medical plan, Health Care Flexible Spending Account (HCFSA), or Health Savings Account (HSA).
- Non-fitness safety equipment (examples: life vests, hard hats, steel tip boots, motorcycle helmets, ergonomic products, prescription glasses, sweat bands, and work goggles). Some of these items may be reimbursable through other programs at CPChem.
- 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: 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, cleaners, toys, cell phone or equipment stands, cell phone equipment such as armbands and leg holsters, protective cases, and earphones).
- Home office supplies (examples: binders, dry erase board, electric pencil sharpener, hole punch, markers, notebooks, pens, pencils, stapler, sticky notes, etc.)
- Bed mattresses.