

## Well-being Reimbursement Plan

Rakuten International | Administered by HealthEquity | [HealthEquity.com](https://www.healthequity.com) | 877-924-3967

The Well-being Reimbursement plan has been established by Rakuten International to reimburse you for well-being-related expenses that support your mental and physical health.

### Benefit Summary

Plan Year: January 1, 2025 – December 31, 2025

Eligibility: The Well-being Reimbursement plan is available to part-time and full-time regular, intern, and fixed-term employees.

Benefit Amount: The plan reimburses **100% of eligible expenses up to \$350 gross per year**. Unused funds do not carry over to the following year. Should your employment with Rakuten International end, only eligible expenses incurred prior to your last day of employment will be reimbursed.

Taxation: Reimbursements issued from this benefit are considered taxable and will be imputed as income through payroll.

Eligible Expenses: You may submit claims for eligible expenses incurred during the plan year. **Your date of payment is considered the date of services incurred.** Spouse and dependent expenses are not eligible.

- Financial planning or tax advice with a Certified Financial Planner (CFP) or financial advisor.
- Any type of fitness or exercise lessons related to healthy activities.
- Massage Therapy and in-home HAND-HELD massage device (Ex: Theragun) specific to exercise recovery ONLY.
- Smoking cessation program fees and nicotine replacement items approved by the FDA (Ex: gum and patches).
- Any type of clothing that can be used for ANY fitness or exercise activity.
- Any type of electronic device that assists with or tracks fitness activity - including the Apple Watch or other similar device.
- Any type of equipment or hardware used for, or to assist with, ANY fitness or exercise activity, including at-home exercise equipment.
- Any type of fitness or exercise-related classes both in-person or online, including personal trainers
- Any type of footwear that can be used for, or assist with, ANY fitness or exercise activity (including orthotic inserts).
- Any type of gym membership or sport-related club membership fee, including online fitness subscriptions and fitness apps.
- Any type of support gear or brace device worn on the body that assists with or allows for fitness activities.
- Weight loss program fees and/or monthly membership fees, and weight loss PROGRAM food costs.

- Dietary supplements to support a person's diet or health goals. These supplements may include vitamins, minerals, amino acids, herbs, or other botanicals, as well as substances like protein powders or meal replacement shakes.

**Non-Eligible Expenses:**

- E-Cigarettes and vaping devices or supplies.
- General grocery or food items.
- General massage services or massage visits.
- Massage chairs or similar massage pads.
- Spa therapy or Spa services/visits.
- Dietary supplements prescribed by a healthcare provider for medical treatment purposes is classified as a healthcare expense and is not eligible for reimbursement under this plan.
- Any expense not explicitly listed.

For a full listing of eligible and non-eligible expenses, please visit the “Eligible Expense List” under “Manage Account” in your online account.

**Well-being Reimbursement Plan or Healthcare FSA?** If you participate in the Healthcare Flexible Spending Account (FSA), fitness-related expenses will be reimbursed from the Well-being Reimbursement plan first. Please do not use the HealthEquity debit card to pay for fitness-related expenses. The debit card is only tied to the funds in your Healthcare FSA. Fitness-related expenses will need to be submitted in the form of an itemized statement from the provider. HealthEquity will process your claim and send you a reimbursement. Once your Well-being Reimbursement plan is exhausted, fitness-related expenses will automatically be applied to your Healthcare FSA, so long as the expense is eligible for reimbursement under the Healthcare FSA.

**Claim Submission**

1. Log in/Register at [HealthEquity.com](https://www.healthequity.com). If you have not registered click "Log in/Register" and select "Employee Registration." You'll answer a few simple questions and create a username and password.
2. Select the Well-being Reimbursement plan in the left-hand menu and click "Submit Receipt or Claim".
3. Click on "Well-being Reimbursement Claim Pay Me Back"
4. You can choose to submit a claim online or download a claim form to print and submit via fax or mail.
5. Follow steps 1 through 4. Select your name as the Account Holder in the Recipient's Name field.
6. Submit the claim form and supporting documentation to HealthEquity. The most efficient way to submit a claim is by using the mobile online claim submission tool EZ Receipts® smartphone app<sup>1</sup> for Android or iPhone. You may also submit claims via email, fax, or mail. Please use only one method per submission. Allow two full business days for your claim to be reviewed and processed once it has been received.
7. Reimbursements are processed monthly. Your reimbursement will be refunded through your regular payroll.

<sup>1</sup>Accounts must be activated via the HealthEquity website in order to use the mobile app.

8. Coverage ends on your employment termination date.
9. The claims deadline is the end of the month after the end of the period. The period ends on December 31, 2025, and the claims submission deadline is January 31, 2026.

**Receipt Requirements**

1. Service Provider Name – must be pre-printed on the receipt
2. Service Amount – must be pre-printed on the receipt
3. Service Description – must be pre-printed on the receipt
4. Service Date – Payment Date is acceptable in lieu of Service Date if a date is not pre-printed on the receipt