

Culture and People

07 – Wellness Program & Reimbursement Policy



Purpose

This policy is to encourage a more holistic wellness approach, enhance the team member experience, build further engagement and to live the ARAG brand.

Key Information & Scope

The wellness of our team members is a priority at ARAG. Healthy team members are a benefit not only to themselves and their family, but also to the workforce and organization. With a priority of supporting a healthy and wellness-minded workforce, ARAG has a number of programs to support individual and group wellness efforts.

Responsible Party

Culture and People

Individuals Covered

All regular team members of ARAG North America, Inc. working a minimum of 30 hours per week.

Annual Health Screens & Health Risk Assessment

Any ARAG team member that participates in both an annual health screen and completes a health risk assessment will be eligible to receive an additional subsidy for their medical premiums the following year. Details regarding the annual health screen and health risk assessment are sent out by the Culture & People Department annually. New team members, hired after March 1st of the current year, will be provided the additional subsidy for the remainder of the year if an affidavit of intention is signed indicating they plan to participate in the next health screen assessment period. In the event they don't follow through on that commitment, ARAG reserves the right to recoup the additional subsidy provided to the team member during their first year. If team members have questions regarding annual health screens and health risk assessments, they should contact the Culture & People Department.

YMCA of Greater Des Moines Membership Discount

The YMCA is a leading nonprofit committed to strengthening community through youth development, healthy living and social responsibility. With the values of caring, honesty, respect and responsibility as their guide, they believe that lasting personal and social change can only come about when we all work together to invest in our kids, our health and our neighbors. These values are in sync with many of the values that ARAG promotes in our own organization. Because of this, ARAG has partnered with the YMCA of Greater Des Moines to offer our team members a benefit.

As a corporate wellness partner, ARAG team members are offered discounted membership fees. In addition, ARAG will pay \$20 each month towards the membership for either a single or family membership. Team members will be required to pay their first month's premium as well as any required administrative or joining fee to the YMCA at the time of enrollment, however going forward the team member portion of the YMCA premiums will be deducted via payroll deduction. To join the YMCA of Greater Des Moines, please visit any YMCA of Greater Des Moines location, let them know you are an ARAG team member, and show them your ID badge with photo. For current YMCA of Greater Des Moines members that want to take advantage of this

Culture and People

07 – Wellness Program & Reimbursement Policy



benefit, please visit any of the YMCA of Greater Des Moines locations, let them know you are an ARAG team member, show them your ID badge with photo. The changes will take effect the following month. For a complete list of YMCA of Greater Des Moines locations and membership rates, please go to www.dmymca.org.

Team members that utilize this benefit will not be eligible to participate in the Health-Club and/or Fitness Equipment Reimbursement listed below.

Health Club & Fitness Equipment Reimbursement

Exercise plays an integral part of a healthier lifestyle, and as such, ARAG reimburses team members for making healthier strides gained through health club memberships and/or the purchase of home fitness equipment. Families with multiple team members living in the same household will only be eligible for this benefit once per year. Team members are eligible to participate in this program immediately upon employment; however, the reimbursement will only occur for the contributions made during their employment.

Annually, ARAG will reimburse 50% of a team member's health club membership and/or costs incurred to purchase exercise equipment up to a maximum of \$200 when the equipment purchased is from a reputable company and a company issued receipt is provided for same.

For example, if a team member joins Aspen Athletic Club for \$65/mo (a total annual investment of \$780); ARAG will reimburse that team member for \$200 of that cost.

OR

A team member purchases an upfront, paid-in-full three year membership to a gym; although the upfront costs are for three years, ARAG will reimburse for only one year at a time, up to \$200 per year as referenced above. Documentation that the membership is still active will be required at the time reimbursement is made.

The Company reimbursement is provided one time per year, and the reimbursement request must be submitted on the appropriate Health Club Membership or Fitness Equipment Reimbursement Form accompanied by proof of payment for the eligible purchase/payment during the qualifying period.

Proof of membership payment on facility letterhead should include team member name, membership payment amounts (monthly dues) and payment dates. A statement of the team member's financial account showing payments and dates (this must include team member name and facility name) will also be allowed.

A receipt for fitness equipment purchased should include name of equipment, amount, and purchase date. Reimbursement will only be made for expenses incurred for the current "reimbursement year." All reimbursement requests for a reimbursement year will be due in early January of the following year and will be processed on the first payroll in February of each year. Team members must be actively employed on the first payroll in February to receive the reimbursement. Reimbursement requests submitted outside of this timeframe will be declined.

Culture and People

07 – Wellness Program & Reimbursement Policy



For example, a team member will be reimbursed for health club/fitness expenses incurred in the “reimbursement year” of 2022 in 2023. As such, a team member purchasing a treadmill in 2022 will need to submit their 2022 request in early January 2023 for reimbursement on the first payroll in February 2023. In this example, the “reimbursement year” is 2022.

Note: Reimbursement is made through payroll and is considered a taxable benefit.

Some Eligible Items

- *Fitness Club Membership dues (other than joining fees, or other misc. charges)*
- *Charges for Fitness Classes (i.e. Yoga, Pilates, Boot Camps etc.)*
- *Exercise Equipment, including but not limited to elliptical machine, treadmill, bike (stationary or road), etc.*
- *Free-Weights or weight equipment*

Some Non-Eligible Items

- *Recreational Swimming Dues (i.e. Aquatic Center)*
- *Golf Clubs*
- *Trampolines*

In addition, anything reimbursed under another part of this policy are excluded. If you have questions regarding items that would or would not be eligible for reimbursement, please see Culture & People.

Please note that team members that participate Health-Club and/or the Fitness Equipment Reimbursement and not eligible to participate in the YMCA of Greater Des Moines Membership Discount.

Race Reimbursement

In an effort to support our team members as they compete in race activities, each team member will be eligible to be reimbursed for race participation fees up to \$50 annually. To receive reimbursement, the team member will need to submit a Race Fee Reimbursement Form accompanied by proof of payment for the eligible race registration to Culture & People. Reimbursements will be allowed throughout the year as races occur and processed with the following payroll.

Note: Reimbursement is made through payroll and is considered a taxable benefit.

Smoking Cessation

ARAG will provide financial assistance with any cessation program or product. ARAG will reimburse team members 100% of the cost of a cessation program (after six continuous tobacco-free months) or product up to \$100 per year. The selection of the program or product is at the sole discretion of the team member, and ARAG will not be liable for any loss or injury whatsoever related to its use.