Allowable Reimbursements

Fitness Activity and Membership Purchases

✓ **Payment for a membership fee**

Purchase of a regular fitness facility membership paid on a monthly basis or paid for a duration of time up front. Will be processed as a 1-time payment regardless of the membership term.

✓ **Single payment for a 2 year membership**

Purchase of a 2 year membership where the entire 2 years are paid up front. Memberships that are paid in full at the time of purchase will be prorated across the 2-year (24-month) term indicated in your membership contract.

✓ **Single payment for a 3 year membership**

Purchase of a 3 year membership where the entire 3 years are paid up front. Memberships that are paid in full at the time of purchase will be prorated across the 3-year (36-month) term indicated in your membership contract.

✓ **1-time payment for annual fee**

A recurring yearly fee that gyms charge on top of monthly fees. This does not include freeze fees or other types of fees.

✓ **1-time payment for drop-in or class pack**

Any one-time payments, drop-in fees, class pack fees, or fees associated with a single-use pass or session for a facility of any type. Includes any access fees where date of attendance is not set, and the purchaser can attend when they so choose. Examples include, a 10-pack class purchase, golf course fees for 1 round of golf, a drop-in yoga class fee. Also can include payments for a set number of limited classes or training sessions. Not eligible for proration. Some exceptions may apply for ski hill passes or league memberships.

✗ **1-time for initiation or activation fees/annual fees**

Any and all one time fees associated with the start of a membership, or a recurring fee for a yearly subscription. Processed as a 1-time payment, and will not be prorated.

If your purchase does not fit into one of the allowable (✓) categories above, then it is NOT eligible for coverage in this program.

Fitness Equipment Purchases

✓ **Running / Sports Shoes**

Any shoes that can be used for athletic or sport specific purposes. Some examples include running shoes, hiking boots, spinning shoes, cleats, dance shoes, climbing shoes.

✓ **Sports Equipment**

Equipment that is necessary to playing a sport. Some examples include golf clubs and golf bags, roller blades, basketballs, pitching machines, hockey gear, bats, equestrian equipment, bicycles (including pedal-assist e-bikes), skateboards, boxing gloves, archery bows for sport/competitive purposes, tennis rackets and strings, bike handle bars, wheels/tires, etc. Protective sports equipment rentals including safety pads, bike helmets and wet suits are also included in this category. Sports clothing and accessories like pumps and bike racks, golf travel bags/push carts are not included in this category.

✓ Workout Equipment

Equipment used during physical exercise specifically. Examples include treadmills, weights, yoga/workout mats/towels, yoga blocks, resistance bands, and gaming equipment specifically designed for physical fitness (Nintendo Ring Fit Adventure, Mirror). Jogging strollers (Only strollers explicitly advertised for running or jogging), and bike hitches for carrying children are also included in this. Game consoles, Apple TVs, VR headsets, and phones are not covered. Electric waist trainers, STIM belts, and vibration plates are not covered under this category.

✓ Digital Trackers

Any WEARABLE device that tracks fitness such as step counters, heart rate monitors, and cycling trackers. This includes smart watches, like Apple Watch, Oura Ring, and Fitbit wearables. OT Beat Burn and Wahoo wearable heart rate monitors would also be covered. Please note, GPS devices that are not explicitly for the purpose of tracking fitness activity (for example golf GPS devices) are not included. Cyclocomputers are covered only if they include a fitness tracker. Non-wearable devices that track body measurements or statistics, such as scales and other digital devices (The Hume Pod) are NOT covered in this category. Also, watch replacement bands, screen protectors, headphones, and extended equipment warranties are not included in this category.

✓ Exercise Videos / Workout Content

Any DVDs, streaming, or online workout content. Examples include Daily Burn, P90x videos, Peloton streaming subscriptions, Grokker, and apps such as Beachbody on Demand. Also includes workout books and other instructional content.

✓ Water Sports Equipment

Any equipment used specifically for water related sports. A few examples include scuba diving, windsurfing, surfing, kite boarding, canoeing, paddle boarding, kayaking, etc. Please note, wet suits and swimming suits would not be covered under this category.

✓ Workout/Sporting Equipment Repairs

Professional maintenance repairs on sporting and workout equipment. This includes bicycle tune-ups and maintenance of treadmills. Apple Care and other warranties would not be covered under this category.

✗ Workout Clothes

Any clothing that is used for working out or playing a sport. Some examples of workout clothes include running shorts, snowboarding/ski jackets, sports bras, golf shirts, swimsuits, karate gis, track suits, or baseball caps. Safety equipment like knee pads and helmets are not considered workout clothes.

✗ Nutritional Supplements

Nutritional, health, or workout supplements provided in concentrated form (such as powders, pills, capsules, liquids, or energy gels). Examples include protein powders, multi-vitamins, and pre-workout gel packs. Excluded: Any pre-packaged or whole food item consumed as standard nourishment—including protein bars, high-protein dairy (e.g., milk, yogurt), dietary or specialized food, meal kits, and food subscription services.

✗ Hunting / Fishing Equipment

Any equipment that that is used for sport hunting or fishing. Examples include archery bows, guns, and fishing poles.

✗ Camping / Backpacking

Any equipment that is used for hiking, camping, or backpacking. Examples include tents, sleeping bags, and sleeping mats, walking poles, coolers, and hiking backpacks (backpacks must be marketed for camping, backpacking, outdoor use). Please note, hiking boots not fall under this category and instead are eligible under

Running/Sport Shoes. Camping food can be included in this, but please check your plan to see if it is listed separately.

✗ Workout Accessories

Items that are not required to exercise, but are commonly used while doing so. Some examples include, headphones, water bottles, gym bags, batteries, phone holders, bike racks and air pumps.

✗ Orthopedic Equipment

Any clothing or equipment used for fitness recovery or orthopedic purposes. This includes shoe insoles, recovery sandals (e.g. oofos brand), theraguns, massage equipment such as sticks and foam rollers, inversion tables and orthopedic wraps. Mattresses, pillows, bedding, and other furniture are not covered in this category.

If your purchase does not fit into one of the allowable (✓) categories above, then it is NOT eligible for coverage in this program.

Mental Health Wellness

✓ Meditation Studio Fees

Studios that primarily teach meditation. Tai Chi classes are included in this category.

✓ Meditation / Mindfulness Content

Books, videos, apps that encourage and educate on meditation or mindfulness.

✓ Wellness App Subscription Fees

Eligible membership or subscription fees to any apps that focus on stress management, and/or meditation/mindfulness streaming content. Examples include: Every Mother, and Shine App, Headspace, Calm, and SuperBetter. Please note any platforms that focus on nutrition/diet or cycle tracking are not eligible under this category.

✗ Stress Management Classes

Individual or group classes that focus on alleviating stress and healthy stress management.

If your purchase does not fit into one of the allowable (✓) categories above, then it is NOT eligible for coverage in this program.

Personal Enrichment Purchases

✓ Art Classes and Supplies

Any payments for an art class or art supplies. Examples include a portrait class, paints, and photography equipment.

✓ Cooking/Kitchen Items and Classes

Items utilized for preparing or cooking food. Examples include: blenders, food processors, air fryers, slow cookers, spatulas, stand mixers, measuring cups, food scales, etc. Tablewear (serving pieces including cutlery, bowls, glasses, etc.) is not covered under this category. Large kitchen appliances, such as stoves, ovens, refrigerators, freezers, etc. are also not covered.

✓ Financial Wellness Content

Books, videos, apps that encourage and educate on financial wellness. Financial advisor fees not covered under this category.

✓ Stress Management Classes

Individual or group classes that focus on alleviating stress and healthy stress management.

✓ Sleep Management Purchases

Individual or group classes that focus on improving sleep habits and healthy sleep management.

✗ Music Lessons/Music Equipment

This category includes purchases for music lessons, and instrument equipment. Portable bluetooth speakers and other accessories are not eligible under this category.

If your purchase does not fit into one of the allowable (✓) categories above, then it is NOT eligible for coverage in this program.

Weight Loss Programs & Tools

✓ Weight Loss Counseling

One-on-one or group weight loss counseling. Examples include Weight Watchers. This does not include food. It does include meetings with a dietician.

✓ Educational Materials & Content

Any educational material or content with the specific aim of assisting in weight loss. Examples include weight loss specific apps, books, educational DVDs, or online streaming content. Not included in this category are cookbooks.

✓ Diet Program Food

Weight loss food subscription services. Examples include Nutrisystem, Jenny Craig, and juice cleanses.

✓ Bathroom Scales

Digital or physical home scales used to monitor weight loss.

✗ Diet Pills

Doctor or over-the-counter prescriptions for weight loss or energy pills.

✗ Kitchen Accessories

Cooking related items. Examples include blenders and juicers. Ovens, hoods, stove tops, fridges and freezers are not included.

✗ Procedures

In-patient or out-patient procedures with a doctor or nutritionist, for example B12 injections, liposuction, and hypnosis.

If your purchase does not fit into one of the allowable (✓) categories above, then it is NOT eligible for coverage in this program. For more information login into app.incentfit.com/login.