

MYWELLBEING WALLET WITH ESPRESA



More Choice. More Flexibility. More You.

Wellbeing priorities are different for everyone. Benjamin F. Edwards partnered with Espresa to offer myWellbeing Wallet (your Lifestyle Spending Account – LSA) where benefits eligible employees receive **\$200 annually (\$100 in January and \$100 in July)** to spend on eligible wellbeing expenses.

Use your myWellbeing Wallet on eligible expenses that matter most to you.

You can purchase items through the Espresa marketplace or submit receipts to Espresa for reimbursement of eligible expenses. Reimbursements are distributed on your paycheck, 1-2 pay cycles after approval for your request. Reimbursements are taxable and subject to applicable payroll tax withholding. This means the amount you receive in your paycheck will be the amount you submitted for, minus federal and state income tax.

Below are some examples of eligible expenses.

Physical Wellbeing	Emotional Wellbeing	Family Wellbeing
<ul style="list-style-type: none"> Gym memberships Personal trainer fees Sports equipment and trackers Weight management apps and coaching 	<ul style="list-style-type: none"> Mindfulness and meditation classes and apps Certain spa services (i.e. massages and facials) 	<ul style="list-style-type: none"> Family wellbeing and mental health apps Parenting and child development resources

Special Note:

- Items covered under an LSA are being provided for general health and wellbeing purposes. These items are not covered when the services are for the treatment of a medical diagnosis or condition.
- The deadline to submit expenses for each calendar year is December 31st. myWellbeing wallet funds do not carry over to the following year.
- Eligible new hires will receive funds the distribution date following their hire date. There are two dates each year – Jan. 1 and July 1.

Getting Started with Espresa

- <https://app.espresa.com/portal/#/login>
- Use your company email to log in

