

Thompson Thrift Family Impact Program Policy

Thompson Thrift's Family Impact program is designed to provide flexible support to team members that can be used toward a variety of eligible activities. This stipend is meant to provide you with flexible options that will have the most impact on you and your family and the below document outlines the program policy.

★ We recommend that you read this document in its entirety to best understand your benefits. If you still have questions after reading, please email support@joinforma.com or live-chat the support team directly within your Forma account!

Who is Eligible?

All full-time, benefit-eligible Thompson Thrift team members and their dependents are eligible to participate in the program. You must be employed by Thompson Thrift when eligible expenses are incurred (paid for).

Program Administration

Forma is the administrator for this program. For general FAQs, please refer to the [help center](#). You can reach Forma's Member Experience Team by emailing support@joinforma.com or through the live chat feature directly in your Forma account.

Benefit Amount

All eligible team members will receive a stipend amount listed below **at the beginning of each month**. Balances **can be accrued until the quarter is over and then will reset to 0 at the end of each quarter**.

For new team members added after the program start date, the first funding will be prorated by the month based on the hire date.

Amount: \$100

Maximum Balance: \$300

How the Program Works

Funds will be deposited into your Forma Account on the **1st of each month**. For new team members, the amount will be prorated based on date added into Forma. You may spend the

allowance through in the following ways depending upon both where you are located and your preference:

1. **Forma Store**
2. **Forma Card (U.S. Only)**
3. **Reimbursement Claims**

Forma Store

Forma Store includes vendors that are automatically considered eligible under this program policy. Enjoy up to 30% off of vendors that Forma partners with! **You do not need to submit a request for reimbursement when you purchase products through Forma Store. These items are already approved under your program policy.**

NOTE: We recommend adding a credit card to the portal. If an item from the store exceeds the balance in your funds, you can pay the difference using your credit card and still enjoy the discount.

Forma Card

You can utilize your personal Forma Card to make purchases directly! To start spending with your Forma card, *make sure to activate your Forma Card in your account.* Both physical and virtual versions are available- you can choose to have both or one. You may use the Forma Card anywhere Visa is accepted and the eligibility of the purchase is verified at the point of sale. For more information on requesting a physical card, please refer to this [article](#).

If your Forma Card declines and you receive a message that the vendor is not approved or there is a merchant mismatch, please reach out to Forma's Member Experience team via chat or support@joinforma.com. They are happy to help add eligible vendors to the approved merchant list!

⚠️ For those traveling outside of the United States, be sure to toggle on "Travel Mode" in your Card Settings. This will allow transactions made in foreign currencies that are different from your card's currency (USD).

⚠️ If the purchase amount *exceeds* the amount of funding that you have in your Family Impact ****wallet, the card will decline. However, you can ensure that the Forma Card will not decline (as long as the item is eligible) by adding your personal credit card to your personal secure Forma Portal. Then, be sure to toggle on the "Overdraft" feature within the card settings. If you wish to be reimbursed for the amount that was placed on your personal credit card in this scenario, you can do so using the Reimbursement Claims feature (please see below).

Reimbursement Claims

If you pay out of pocket for an eligible expense, you may choose to submit a reimbursement claim through the Forma portal. Reimbursement requests will be reviewed by the Forma team within 2-3 business days.

IMPORTANT: ****please make sure that your item name, purchase date, and purchase amount are visible on the receipt. If this is not visible, your claim will be rejected. If available, please also have your name on the receipt.

 Don't Forget! You can use the Forma App to easily upload receipts and submit claims!

Claims must be submitted during the same year that the expense was incurred. Please see the schedule below:

[Claim Submission Schedule](#)

Reimbursement Plans and Recurring Plans from Year to Year

Large pre-paid, eligible purchases that exceed the monthly stipend amount may be submitted as one claim and can be set up as a reimbursement plan.

To schedule a recurring reimbursement claim, follow the same process as you would for a regular reimbursement claim. Fill out the reimbursement form and enter the total amount paid. You should see a reimbursement plan notification pop up automatically.

Once the reimbursement claim is approved, you will first be reimbursed for the full amount currently available in your account. Subsequent reimbursements will automatically process on the 2nd of each month until the full submitted amount has been reimbursed. If you don't have enough funds at any point, the system will apply \$0 for that cycle and resume reimbursement once additional funds become available.

Please refer to [this article](#) for additional information and details.

Claims Payout- When will I receive my reimbursement?

Reimbursement repayment differs from country to country. In general, you will receive your reimbursement via payroll. Please see below for timing details:

Claim Submission Time Period	Expected Payout via Payroll
January 1 - 31	02/27/26
February 1 - 28	03/27/26
March 1 - 31	04/24/26
April 1 - 30	05/22/26

Claim Submission Time Period Expected Payout via Payroll

May 1 - 31	06/19/26
June 1 - 30	07/31/26
July 1 - 31	08/28/26
August 1 - 31	09/25/26
September 1 - 30	10/23/26
October 1 - 31	11/20/26
November 1 - 30	12/18/26
December 1 - 31	01/29/27

Eligibility

The following categories are broadly part of the **Family Impact** program:

- **Fitness and Wellness**
- **Food and Nutrition**
- **Caregiving**
- **Financial Wellness**
- **Lifestyle Services and Products**
- **Personal Development**
- **Legal Expenses**
- **Charitable Donations**

In addition, please note the following regarding what is considered eligible when submitting a receipt:

- **Second-hand items are allowed to be purchased under this program. Second hand items include those purchased from public marketplaces like Facebook marketplace, craigslist and other p2p stores.**
- **Gift cards or credit card points will not be reimbursed through this program**
- **Purchases made prior to 07/01/2022 will not be accepted**
- **When submitting a claim, it is imperative that your item name, purchase date, and purchase amount are visible on the receipt in order for it to be accepted. If available, please also include your name on the receipt.**

Ineligible Expenses

Anything covered by HSA/FSA is NOT eligible under this program. Examples of this include Copays, insurance, chiropractor, acupuncture, smoking cessation, weight loss.

In addition, the following are not covered under this program:

- University Programs, Testing Fees, Resilience Training, Online Learning, Continuing Education, and Industry Events
- Long Term Care Insurance, Parental Coaching, and Surrogacy Fees
- Flights, fuel, lodging, rental cars and other travel expenses.

Tax Treatment

As required by IRS regulations (see IRS Publication 15-B), this program is a taxable fringe benefit. Only amounts you actually spend under the program are considered taxable, and the amount will be included in your income for tax reporting and withholding purposes.

Termination Policy

If you have an active membership or subscription at the time you terminate employment, the membership or subscription will stay active until the current billing cycle ends. You may find information on the billing cycle in the Settings section under Subscriptions or reach out to Forma's Member Experience Team for this information. Your eligibility to participate in the program ends on the day of your termination and you will no longer be eligible to participate or submit reimbursement claims.