navia
benefit solutions

Flexible Spending Arrangements (FSAs) help you save money on health and day care expenses and allow you to spend it on the things you care about. FSAs will have the whole family cheering!

Taxes 101

The federal government takes about 30% of each dollar you earn in FICA and federal income taxes, and you take home the remaining 70% to use for your living expenses. When you use an FSA, you set aside money before it is taxed, so you spend the entire 100% of your earned income on your health and day care expenses.

How much could you save?

Let's look at an example: Employees A and B both earn $55,000 per year. They each have $2,550 in out of pocket health care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves $765 per year by contributing to an FSA!

Employee A	
Annual gross income	$55,000
Estimated taxes (30%)	-$16,500
Annual net income	$38,500
Out-of-pocket health care expenses	-$2,550
Actual take home pay	$35,950
Employee B	
Annual gross income	$55,000
Out-of-pocket health care expenses	-$2,550
Adjusted gross income	$52,450
Estimated taxes (30%)	-$15,735
Actual take home pay	$36,715

How does it work?

- During your open enrollment estimate your expenses for the plan year and enroll in the plan.
- Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year.
- You cannot change your annual election amount after the plan start unless you have a qualified change in status. For example, birth, death, marriage or divorce.
- Check out your Navigate My Benefits and Pre-Tax Solutions pages for more details on how your plan works.

Visit or contact us:

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Spend less on health and day care expenses and more on the things you love. Enroll now!

How do I access my benefits?

Accessing your benefits couldn't be easier, just swipe your Navia Benefit Card to pay for eligible health care expenses. Funds come directly out of your Health FSA and are paid to the provider. Some swipes require us to verify the expense, so hang on to your receipts! If we need to see it, we will send you an email or notification via our smartphone app.

You can also submit Health Care FSA and Day Care FSA claims online, through our smartphone app for Android and iPhone, email, fax or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule. Be sure to include documentation that clearly shows the date, type and cost of the service.

Submitting claims is easier than ever using FlexConnect

The FlexConnect feature connects your FSA to your insurance plans and seamlessly creates a claim with proper documentation direct from your insurance carrier! All you have to do is click "reimburse me" and the claim is expedited for payment. Sign up for FlexConnect today!

Get more with the MyNavia mobile app

The MyNavia app is free to download on both iPhone and Android. You can manage your benefits and view important details right from the convenience of your phone.

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Health Savings Account (HSA)

Enrolling in an HSA can help you save money in several ways. In order to contribute to an HSA you must be enrolled in a qualified High Deductible Health Plan (HDHP). Choosing a High Deductible Health Plan helps to reduce your monthly insurance premiums. You can use these savings to fund your HSA account. Money you deposit into your HSA is not subject to federal income taxes or FICA, which means your take-home pay increases. You can use money from your HSA to pay for qualified medical expenses not covered by medical plan. Because that money isn't taxed, you receive a 25% to 40% discount on these expenses. You can also invest HSA money in mutual funds and you won't be taxed on qualified withdrawals, interest, or growth.

- Your HSA is individually owned by you and is portable.
- Unused amounts rollover each year.
- You can invest your HSA dollars and they grow tax free! $1,000 minimum HSA balance is required to invest, and in order to avoid fees, you must maintain an average monthly balance of $3,000.
- HSA contribution limits are set by the IRS and are indexed annually.
- You can access your HSA with a debit card, direct pay to providers or request a distribution. No claims filing required!!

Common Eligible Expenses

- Prescription drugs
- Copays and coinsurance
- Deductibles
- Office visits
- Dental work
- Orthodontia
- Glasses
- Contacts
- Chiropractic
- Massage

NOTE: Expenses that are cosmetic in nature are not eligible.

Limited Health Care FSA

The Limited Health Care FSA allows you to pay for out-of-pocket dental, vision and orthodontia expenses with tax-free dollars. Think of the Limited FSA as a tool to pay for all your regular dental and vision expenses throughout the plan year.

- Expenses for you, your spouse and tax-dependents are eligible for reimbursement, regardless of if they are covered on your medical plan.
- The Limited FSA is a pre-funded benefit. This means you have access to your full annual election amount at any time during the plan year.
- Estimating future expenses is an important step as you prepare to enroll in an FSA. The more accurate you are in estimating your expenses, the better the plan will work for you!

Common Eligible Expenses

- Dental Cleanings and x-rays
- Root Canals
- Crowns
- Bridges
- Orthodontia
- Glasses
- Contacts

NOTE: Expenses that are cosmetic in nature are not eligible.

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Health Care FSA

The Health Care FSA (HCFSA) allows you to pay for out-of-pocket medical expenses with tax-free dollars. Think of the HCFSA as a tool to pay for all your regular medical expenses throughout the plan year.

- Expenses for you, your spouse and taxdependents are eligible for reimbursement, regardless of if they are covered on your medical plan.
- The Health Care FSA is a pre-funded benefit. This means you have access to your full annual election amount at any time during the plan year.
- Estimating future expenses is an important step as you prepare to enroll in an FSA. The more accurate you are in estimating your expenses the better the plan will work for you.

Common Eligible Expenses

- Prescription drugs
- Copays and coinsurance
- Deductibles
- Office visits
- Dental work
- Orthodontia
- Glasses
- Contacts
- Chiropractic
- Massage

NOTE: Expenses that are cosmetic in nature are not eligible.

Day Care FSA

Child care can be one of the single largest expenses for a family with children. A Day Care FSA (DCFSA) can be used to pay for your qualified day care expenses with pre-tax dollars which can save you up to $1700 per year!!

- The DCFSA limit is set by the IRS and is a calendar year limit of $5,000 per household, $2,500 if married and filing separately. If your plan year is not on a calendar year, take extra care in calculating your annual election.
- Expenses can be for your dependent children 12 and under, and in some cases elder care, and must be enabling you to work, actively look for work or be a full-time student.

Common Eligible Expenses

- Child Care
- Preschool
- Before and after school care
- Day Camps

NOTE: Expenses for school tuition and overnight camps are not eligible.

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Election and Claim Filing Period

Open Enrollment period is a great time to look at your benefits and estimate your out-of-pocket expenses. Be sure to only elect an amount that you know you will use during your plan year. At the end of the plan year you will have a claim fling period to turn in any leftover claims for your benefits. Unused Health Care FSA balances up to $500 will be carried over to the subsequent plan year. Any Health Care FSA funds in excess of $500 is subject to the Use-or-Lose rule and cannot be refunded to you.

Carryover

Your plan offers a carryover feature for your health FSA. This feature allows you to roll over up to $500.00 of unused health FSA funds to the following plan year. The carryover feature does not apply to unused daycare FSA funds. Carryover amounts will be credited after your claim filing period.

Navia Benefits Card

Rather than filing a claim and waiting for reimbursement, you can use the debit card to pay your provider directly for qualified health care expenses. The card is accepted at participating merchants using the Inventory Information Approval System (IIAS) and at medical care merchants using the Master-Card® system. Be sure to hang on to your receipts in case we need to see them to verify the expense eligibility. If we need to see a receipt, you will notice an alert on your mobile app and we will send you an email reminder.

Accessing Your Benefits

Navia wants to make accessing your benefits as simple and efficient as possible.

- Online Account Access: Order additional debit cards, update bank and address information and see up to date details of your benefits.
- Online Claims Submission: Upload your documentation, complete the online wizard, and voila! a reimbursement will be on its way within a few days!
- Mobile App: MyNavia allows you to simply snap a photo and submit for reimbursement direct from your mobile device.
- Flexconnect: Sync your various medical, dental and vision benefits with your FSA plan for a quick and easy reimbursement. No need to submit documentation, we'll get it from the insurance carrier!