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 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 $2,000 in out of pocket day care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves $600 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 care expenses | -$2,000 |
| Actual take home pay | $36,500 |
| **Employee B** | |
| Annual gross income | $55,000 |
| Out-of-pocket care expenses | -$2,000 |
| Adjusted gross income | $53,000 |
| Estimated taxes (30%) | -$15,900 |
| Actual take home pay | $37,100 |

## 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:

www.naviabenefits.com
customerservice@naviabenefits.com
(425) 452-3500

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 healthcare and day care expenses. Funds come directly out of your 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 claims online, through our smartphone app for Android and iPhone, email, 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! Allyouhavetodoisclick"reimburseme" 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.



# Show me my pre-tax solutions:

## 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 tax-dependents 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
- Over-the-counter medicines
- Menstrual care products
- Copays and coinsurance
- Deductibles
- Office visits
- Dental work
- Orthodontia
- Glasses
- Contacts
- Chiropractic
- Massage

Expenses that are cosmetic in nature are **not** eligible. Click here for a full eligibility list.

## 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 $1,700 per year!!

- The DCFSA limit is set by the IRS. Please check your plan documents.
- 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

Expenses for school tuition and overnight camps are **not** eligible .

# Show me my pre-tax solutions:

## 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

Expenses that are cosmetic in nature are **not** eligible.

# Navigate My Benefits:

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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 filing period to turn in any leftover claims for your benefits. Unused Health Care FSA and Limited Plan FSA balances up to the annual IRS carryover limit will be rolled over to the subsequent plan year. Any Health Care or Limited Plan FSA funds in excess of the carryover limit are subject to the Use-or-Lose rule and cannot be refunded to you.

## Carryover

Your plan offers a carryover feature for your Health Care FSA and Limited Plan FSA. This feature allows you to roll over a portion of HCFSA or LPFSA funds up to the annual IRS carryover limit. The carryover feature does not apply to unused Day Care 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 and daycare 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.

## Grace Period

Your plan also has a special 2 ½ month Grace Period after the end of the plan year. This feature gives you an additional 2 ½ months to incur expenses against your Day Care arrangements. All expenses incurred during the grace period will automatically deduct out of the prior year's arrangement, and any remaining balance will then be applied to the current plan year.

## 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 your 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.

Product Feature

# Day Care FSA Debit Card

## DCFSA funds are now available on the Navia Benefits Card!

**Swipe your card instead of requesting for reimbursements!**

**How to use your Navia Benefits debit card:**

- ✓ Check your DCFSA balance on your portal or mobile app
- ✓ Swipe your card for no more than your balance at your daycare provider. Remaining balance can be paid using a different personal account.

**Don't have a Navia Benefits debit card?**

Log in to your participant portal or mobile app to "request a card".

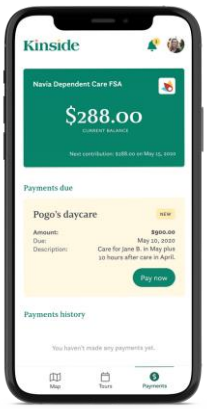


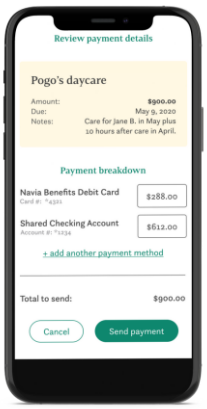

## Pair with Kinside

**Use your debit card with your Kinside account!**

How to use your Navia debit card with Kinside:

- ✓ Create an account with Kinside (if you are not a user)
- ✓ Add your Navia Benefits card to your Kinside account
- ✓ Check your DCFSA balance on your portal or mobile app
- ✓ Make a payment by entering the amount you want to charge your Navia debit card.



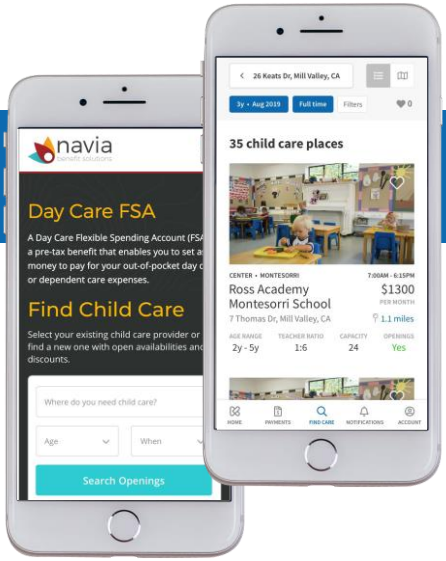

## Things to remember when using your debit card

- You cannot make a swipe for an amount more than your available DCFSA fund balance.
- Always check your DCFSA balance before making a payment.
- The Navia Benefit card may be declined at some daycare providers because they are not an approved vendor.

For more information, please visit our FAQs.

navia + Kinside

# Your Child Care Benefit




## Save an additional 20 percent on child care when you use Kinside to find openings and discounts at daycares and preschools near you.

Kinside's network provides up-to-date availability, transparent rates and discounts at top rated daycares and preschools

### Kinside + Navia Integration

Navia and Kinside have partnered to provide all enrolled employees with a resource for finding affordable child care. Kinside is free for all Navia members and can be accessed both through your Navia account and on Kinside at www.kinside.com/navia — both using your Navia login.

### Features

**National Database**
Kinside's national database can be searched by program type, availability, area code and more.

**Savings**
Savings can include discounts of 5-20% on tuition, and waived application fees at thousands of centers across the U.S.

**Safety & Quality**
Access to full licensing and inspection reports for every daycare and preschool for maximum transparency.

**Online Tuition Payments**
Easy payment portal enables you to pay the entirety of tuition online.

### How it Works

- Employees can login to Kinside with their Navia credentials
- Search the database for child care providers
- Filter by criteria like current openings, location, price, education philosophy and more

More info: www.kinside.com/navia