



Flexible Spending Account

Guiding employees to simple and effective tax savings

Flexible Spending Account

Flexible Spending Accounts (FSAs) help employees save up to 40% on health and dependent care expenses. For employees enrolled in traditional health plans, **health care FSAs** are used to pay for prescription drugs, co-pays, deductibles, and other out-of-pocket costs. Employees enrolled in qualified HDHPs can use **limited-purpose FSAs** for vision and dental expenses, thereby maximizing their HSA savings. And **dependent care FSAs** are great options to save and pay for child care.

Common challenges

FSAs are a valuable employee benefit, yet changing regulations and technologies make FSAs complex to manage. Common challenges we hear include:

- Slow/"no tech" claim reimbursement
- Payment card only works with the FSA
- No coordination with other health benefits
- Confusing or inflexible options for handling year-end run-out and carry-over balances
- FSA is tightly coupled to one health plan; doesn't work well with other plans or for retail purchases
- Cumbersome administration
- "Pass the buck" customer service responses

Key benefits

- Recurring claims processing
- FlexConnect
- MyNavia mobile application
- Single-solution debit card
- Participation growth campaigns
- **100% US-based, live customer support**



8%

Employee education programs help return an average 8% increase in participation (YoY)

Navia FSA solutions

Employee engagement

Avoid losing savings from low participation

Navia drives adoption of your FSA programs through data analysis, and targeted education campaigns that maximize opportunities for employees to enroll and elect.

FlexConnect

Eliminate multiple platforms to manage your benefits

Get a summary of your medical, dental, and vision insurance claims in one place. Review your claims, and pay outstanding expenses with your remaining FSA balance.

Recurring claim submissions

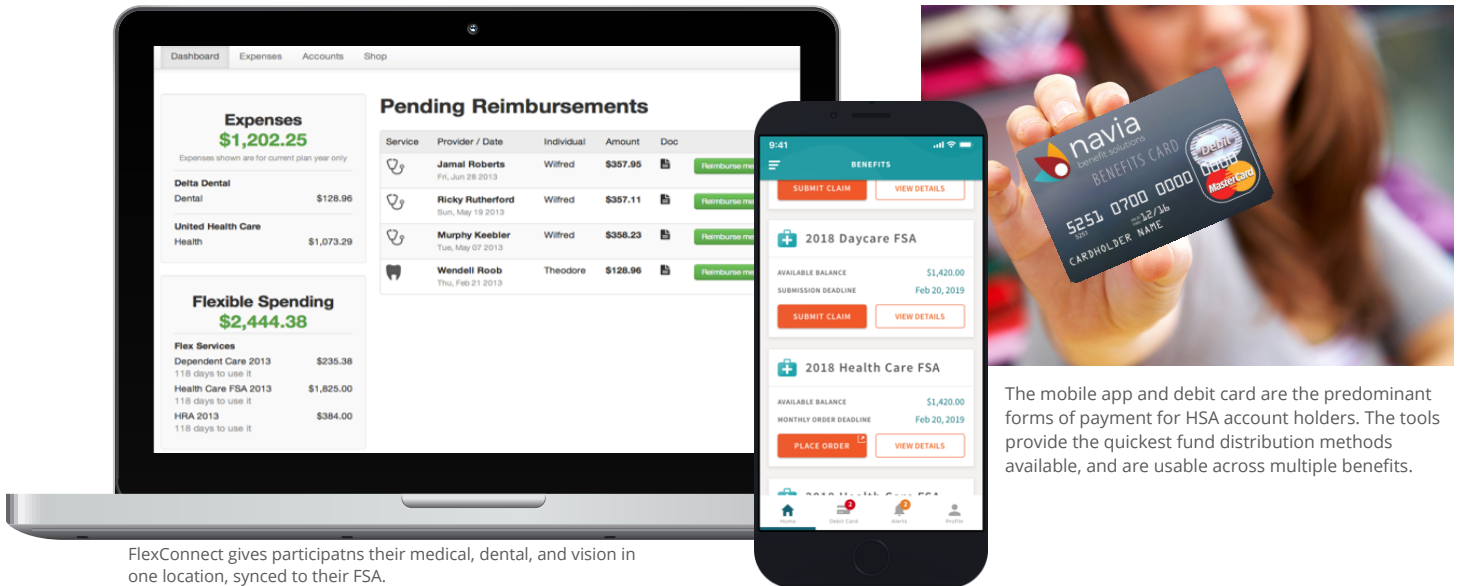
Stop wasting time resubmitting monthly expenses

Automate your dependent care and healthcare FSA claims. Fill out the form once, and receive automatic reimbursement for recurring expenses.

Versatile, easy payment tools

Eliminate account access, and payment headaches

The Navia Card, the MyNavia mobile application, and convenient billpay and reimbursement tools give easy access to healthcare dollars, and work across benefits.



FlexConnect gives participants their medical, dental, and vision in one location, synced to their FSA.

The mobile app and debit card are the predominant forms of payment for HSA account holders. The tools provide the quickest fund distribution methods available, and are usable across multiple benefits.

FSA product features

Navia's clients have access to industry-best features and capabilities:

Employers

- Secure and easy file-based or online administration
- Analytics and campaigns to encourage participation
- Online and downloadable reports
- Coordinates with HSA for vision and dental expenses
- Dedicated implementation manager
- 24-hour or less response time on questions
- Full compliance with federal and local regulations
- Plan documents and materials to increase enrollment

Participants

- Navia Card for easy healthcare payments
- Online and MyNavia mobile access to balances and transactions
- Recurring claim submissions
- Connect your bank account for electronic reimbursement – no checks
- FlexConnect to manage and pay medical, dental, and vision expenses
- Customer service online, by email, or by toll-free call

Unparalleled customer service

2X An NPS survey sent to 13K clients scored Navia 2X higher than the industry average for customer satisfaction.

10+ Navia's clients stay an average of 10+ years

98% 98% of all issues are resolved on the first call

99% 99% of all calls are answered on the first attempt

30 Employers/participants wait less than 30 seconds before talking with a live person

U.S. 100% US-based, live customer support

Connect with us today

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www.naviabenefits.com

One-stop-shop for benefit services



FSA



HSA



COBRA



HRA



Wellness



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