



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:

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(425) 452-3500

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

## How do I access my benefits?

You can submit Health Care FSA and Day Care FSA 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.

## 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.



Benefits made so simple...  
anyone can do it!



## Show me my pre-tax solutions:

### Health Care FSA

The Health Care FSA (HCFS) allows you to pay for out-of-pocket medical expenses with tax-free dollars. Think of the HCFS 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 that 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:



## 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 balances up to the annual IRS carryover limit will be rolled over to the subsequent plan year. Any Health Care FSA funds in excess of the carryover limit 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 a portion of unused health FSA funds up to the annual IRS carryover limit. The carryover feature does not apply to unused daycare FSA funds. Carryover amounts will be credited after your claim filing period.

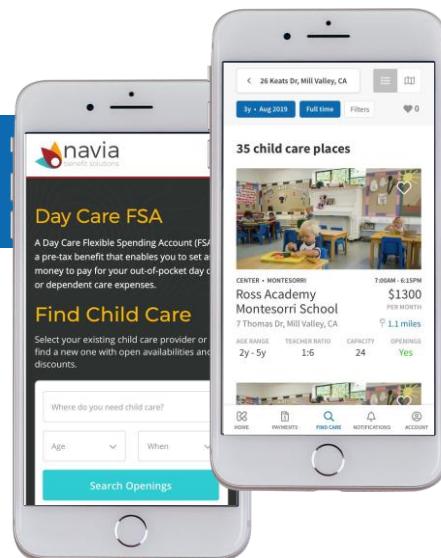
## Accessing Your Benefits

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

- Online Account Access: 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 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.

## 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](http://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