



Flexible Spending Accounts: FAQ

Answers to frequently asked questions about Flexible Spending Accounts (Dependent Care & Healthcare)



| Question: | Response: |
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| What is Navia's contact information? | <ul style="list-style-type: none"> Hours: Monday – Friday 5am – 5pm PST; closed on holidays Phone: 425-452-3500 or toll free at: 1-800-669-3539 Email: customerservice@naviabenefits.com |
| What is a qualifying life event (QLE) that allows me to opt-in or opt-out of coverage? <i>*Documentation is required for proof of QLE</i> | <ul style="list-style-type: none"> Change in employment status for you, your spouse or dependent that impacts your eligibility for healthcare coverage, such as loss or gain of coverage Change in legal marital status Change in the number of dependents (i.e. birth, adoption, foster placement or death of a dependent) Significant change in cost of dependent care (<i>DCFSA only</i>) The need arises for care that was not there before, such as returning from a parental leave (<i>DCFSA only</i>) Becoming entitled to Medicaid or Medicare (<i>HCFSA only</i>) |
| What should I do if I haven't received my Navia benefit card? | Plan participants can request a new card through the Navia mobile app or online in their portal. Report the card not received as lost/stolen, so it cannot be used by anyone. |
| What is the City's Company Code? | YPD |
| What are the age restrictions for Dependent Care FSAs? | DCFSA funds are available to use for children UNDER age 13 at the time of care . If your child turns 13 during the plan year, you can only use DCFSA funds for them up to the date of their birthday. |
| Can both parents contribute the maximum towards DCFSAs? | No! This creates a tax liability that would need to be re-paid. If both you and your spouse contribute towards DCFSA, ensure the calendar year maximum does not exceed \$5,000 total with both of your contributions. |
| Does the date of service or date that I receive my invoice determine what plan year and expense falls into? | The date of service determines what plan year an expense falls into. For example, a surgery on June 25 th , 2025 would be in the 2024-2025 plan year, even if you did not receive the invoice for this service until July 30 th . |
| Should I save my receipts for FSA expenses? For how long? | Yes! Save your receipts related to FSA expenses for at least <u>3 years</u> , in the event of an IRS audit. Physical and electronic receipts are both acceptable so long as they include patient name, provider's name, date of service, type of service & cost. EOBs are also acceptable. |
| Can I use my FSA funds for my Domestic Partner & their child(ren)? | No, since the IRS does not recognize Domestic Partners and Domestic Partner's children as tax dependents, we cannot use FSA funds towards their day care and healthcare expenses. |
| Do leftover funds in my FSA rollover? | Only HCFSA are eligible for rollover. For 2024-2025, the rollover amount is applicable to funds between \$50 - \$640. Funds left in a DCFSA at the end of the plan year are forfeited. |
| If I didn't use my debit card, how can I submit a claim? | You can submit claims online through Navia's website (www.NaviaBenefits.com) or by using the Navia mobile app from your smartphone by submitting a photo of an itemized receipt and answering a few questions about the service. |
| What can FSA funds be used for? | See a complete list of eligible expenses, expenses requiring a letter of medical necessity and expenses requiring a prescription on Navia's website under the resource library here: https://www.naviabenefits.com/participants/resources/expenses/?benefit=health-care-fsa |
| Does my FSA election stay the same for each plan year? | No, both HCFSA and DCFSA need to be re-elected each year during Annual Open Enrollment. |
| If I am enrolling in the middle of the plan year, what are the maximum amounts I can enroll in? | DCFSA - \$208.33 per pay period; HCFSA - \$133.33 per pay period (2024-2025) Mid-year elections are pro-rated so employees do not overcontribute to FSAs through multiple employers. |
| What happens to my FSA if I leave employment with the City? | FSA benefits end on the last day of employment. If you have a positive cash balance (i.e. you've contributed more through payroll deductions than you have claimed in expenses), you will be sent a COBRA form to elect to keep the account if you want to. Note: if elected, COBRA contributions to FSAs are required and are after-tax contributions made via ACH. |