• Medical Flexible Spending Arrangement (FSA):
  o Reimbursement will only be approved for qualifying medical care expenses as allowed by the Internal Revenue Service. It is your responsibility to check the eligibility of an expense.

• Dependent Care Assistance Program (DCAP):
  o Reimbursement will be available only for qualifying day care expenses as allowed by the Internal Revenue Service.
  o If the plan year is less than 12 months, the plan limit may be prorated to less than the $5,000 calendar year limit.

Grace Period and the “Use It or Lose It” Rule
• There is a grace period of 2½ months to incur Medical FSA services for the previous plan year. All Medical FSA services must be incurred by March 15, 2018.
• All DCAP services must be incurred by December 31, 2017.
• All claims (Medical FSA and DCAP) must be submitted to Navia Benefit Solutions by March 31, 2018.
• Any 2017 funds not claimed by March 31, 2018 will be forfeited to the plan administrator, the Health Care Authority. Once the money is forfeited, you will not be able to claim it.

* If you intend to enroll in a Consumer-Directed Health Plan (CDHP) with a Health Savings Account (HSA) for 2018, you must use all your 2017 Medical FSA funds and have all your claims paid by Navia Benefits Solutions by December 31, 2017. If you don’t use all of your 2017 Medical FSA funds and have all your claims paid by December 31, 2017, this will prevent you and the State from contributing to your HSA account until April 1, 2018.

Lost Checks and Reissues
• Lost or expired Medical FSA checks can be reissued 10 business days after the original check date. Navia Benefit Solutions will charge a $25 check reissue fee. A check reissue requires at least one business day to process.
• Any fees associated with presenting a canceled check will be deducted from your account as well as the face value of the check.

Direct Deposit
• Deposits by electronic funds transfer may take up to two business days to appear in the designated account.
• Navia Benefit Solutions will deduct a $10 fee from your Medical FSA balance for returned items due to incorrect banking information.

Deductions
• Medical FSA and/or DCAP deductions will be taken from your paycheck evenly throughout the plan year.
• Deductions will start no earlier than the first paycheck of the month after this form is received by your agency personnel, payroll or benefits office.

Change in Status
• The amount you set as your annual election is considered irrevocable for the entire plan year unless a special open enrollment (qualifying event) occurs. See the Medical Flexible Spending Arrangement Enrollment Guide or the Dependent Care Assistance Program Enrollment Guide for a list of qualifying events.
• If you have a change in status and want to change your election, the change must be consistent with the qualifying event. The change also must be acceptable under IRS regulations.

Ineligible Debit Card Expenses
• Navia Benefit Solutions may use the following methods for correcting the reimbursement of an ineligible debit card charge. A participant must: a) repay the Medical FSA balance for the amount of the ineligible expense to Navia Benefit Solutions, or b) request the substitution or offset of future claims to repay the Medical FSA balance.
• If you use the card for an ineligible expense the card will be suspended to prevent further use. Navia Benefit Solutions will reactivate the card once you reimburse the account for the amount of the ineligible expense. You may still submit claims via online, mobile app, email, fax, or mail. Upon request, we will substitute or offset those future claims against the amount of the ineligible expense until the amount of the ineligible expense is repaid.

Lost or Stolen Debit Card
• Navia Benefit Solutions will charge $5 from your Medical FSA balance to reissue a lost, stolen, or misplaced debit card.
• Your first two debit cards will be issued at no cost. Each additional debit card ordered will incur a $5 fee deducted from your Medical FSA balance.

Electronic Disclosure Notice
• By providing your email address you consent to receive email communications from Navia Benefit Solutions, agents, and subcontractors about your account.
• If you no longer wish to receive information electronically, you may withdraw consent at any time at no cost. To withdraw consent, please contact Navia Benefit Solutions at 1-800-669-3539.
• You have the right to receive a paper version of an electronic document at no cost.
• To access documents you must have Adobe Reader. Navia Benefit Solutions will include a link to download this free software with electronic documents sent to you.

Navia Benefit Solutions: Monday – Friday, 8am – 5pm (PST)
Phone: 1-800-669-3539 or 425-452-3500
Email: customerservice@naviabenefits.com