



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 with 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 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 health and 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 \$2,550 in out of pocket health care expenses. Employee A and Employee B have the same earnings and tax bracket, but Employee B saves \$765 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 health care expenses	-\$2,550
Actual take home pay	\$35,950
Employee B	
Annual gross income	\$55,000
Out-of-pocket health care expenses	-\$2,550
Adjusted gross income	\$52,450
Estimated taxes (30%)	-\$15,735
Actual take home pay	\$36,715

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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Spend less on health and day care expenses and more on the **UIJOHT** 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 FICA DBSF expenses. Funds come directly out of your FICA DBSF account and are paid to the provider. Some swipes require us to verify the expense, so please 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 FICA DBSF BOE %BZ FICA DBSF claims online, through our smartphone app, iPhone, email, fax 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! All you have to do is click "reimburse me" 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.

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





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 U B Y 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
 - Copays and coinsurance
 - Deductibles
 - Office visits
 - Dental work
 - Orthodontia
 - Glasses
 - Contacts
 - Chiropractic
 - Massage
- /05& &YQFOTFT UIBU BSF DPTNF
 OBUVSF BSF OPU FMJHJCMF

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 \$1700 per year!!

- 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
- /05&&YQFOTFT GPS TDIPPM UVJU
 BOE PWFSOJHIU DBNQT BSF OPU
 FMJHJCMF

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