

Taxes 101

The federal government takes about 30% of each dollar you earn in FICA federal income taxes, and you take home the remaining 70% to use for living expenses. When you use an F: you set aside money before it is tax so you spend the entire 100% of yo earned income on your health and dicare expenses.

How much could you save

Let s look at an example: Employees A and B both earn \$55,000 per year. The each have \$2,550 in out of pocket he 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 -\$2,550

Out-of-pocket health care expenses

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 quali ed change in start example, birth, death, marriage or divorce.

Check out your Navigate My Bene ts and Pre-Tax Solutions pages for more details on how your plan works

Visit or contact us:

www.naviabene ts.com customerservice@naviabene ts.com (800) 669-3539 | (425) 452-3500 Spend less on health and day care expenses and more on the UIJOHT you love. Enroll nov

How do I access my benefits?

Accessing your benefits couldn't be easier, just swipe your Navia Benefit Card to pay for ellg#bleM U I D B S F expense Funds come directly out of your) F B M U I '4" and are paid to the provider. Some swipes require us to verify the expense hang on to your receipts! If we need to see it, we will send you an email or notification via our smartphone app.

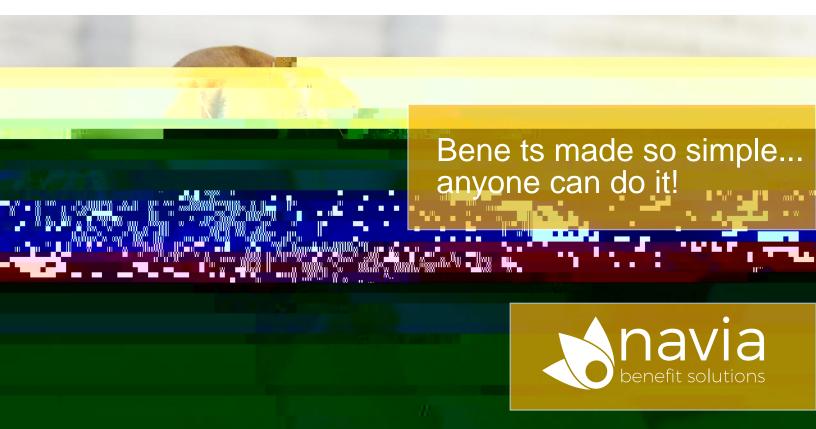
You can also submit) F B M U I \$ B S F ' 4 " B O E % B Z \$ B S F ' 4 " claims online, through our smartphone a iPhone, email, fax or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule. Be sure to include documentation that 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 Androrou can manage your benefits and view important details right from the convenience of your phone.





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 UBY dependent Common Eligible Expenses 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 FSAhe more accurate you are in estimating your expenses the better the plan will work for you!

- Prescription drugs
- Copays and coinsurance
- Deductibles
- Office visits
- Dental work
- Orthodontia
- Glasses
- Contacts
- Chiropractic
- Massage

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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 quali ed day care expenses with pre-tax dollars which can save you up to \$1700 per year!!

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- 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.
- · Before and after school care
- Day Camps /05&&YQFOTFT GPS TDIPPM UVJU. BOE PWFSOJHIU DBNQT BSF OPU **FMJHJCMF**

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