

FSA/HSA IMPLEMENTATION GUIDE



Navia Benefit Solutions (Navia) is an industry-leading provider of FSA and HSA services for employer groups. For over 25 years, the proprietary platform and customized plan features have made Navia the preferred partner for over 3,000 employers.

Below are the implementation action items and timeframes for best practices.

ACTION ITEM	RESPONSIBLE PARTY	TIMEFRAME
Client confirms they would like to move forward with Navia's FSA/HSA program.	Employer Group	30 days prior to scheduled open enrollment date
Complete online application to begin plan set-up. Online application link	Producer/Employer Group	28 days prior to scheduled open enrollment date
Navia sends contract and Direct Debit Authorization form for signature.	Navia	2 days after application submitted
Client signs and returns contract and Direct Debit Authorization.	Employer Group	ASAP
Navia's implementation team will send the following items: 1. Open enrollment guide and any additional communication materials requested by employer group 2. Instructions for beginning file integration process (if necessary)	Navia	3 days after contract is returned
Client will host open enrollment for employees via one of the following methods: 1. Paper enrollment forms (for FSA only) 2. Online through Navia's portal	Employer Group	Open enrollment dates will be determined by employer group.
Navia will process enrollments and will send FSA debit cards out to participants for FSA.	Navia	Navia will issue debit cards within 5 business days after receiving elections from client. Debit cards will arrive at participant's homes in 7-10 business days after processing enrollment.
Navia will host welcome call to review ongoing administrative responsibilities with employer.	Navia/Employer Group	10-15 days prior to plan effective date
Plan administration begins!	Navia	On desired plan effective date