

What are the costs associated with the Navia HSA/FSA offerings through the WTIA?

There are no monthly administrative or banking fees for the employee or employer; that cost is absorbed by the WTIA. FSA accounts do have a holding fee of 5% of contributions or \$1,000 (whatever is greater) but this is so that Navia can ensure payment for debit card swipes in case a debit for plan funding ever fails. It is sort of a “security deposit” for Navia since Navia is front loading employee accounts. Navia will evaluate the plan year elections and determine whether or not the deposit amounts needs to be updated. For example, if election amounts remain the same for the next plan year, no additional deposit will be required. In case the elections increase, Navia will invoice the company for the difference. Navia will hold the deposit amount until the service agreement is terminated. Upon termination, the deposit amount will be used to cover any outstanding amounts and the remainder will be returned.

Is WTIA also offering free Section 125 Premium only Plan (POP) through Navia?

Navia is not offering a Section 125 POP as part of the WTIA program. If your group elects the FSA plan with Navia, the POP language is worked into the FSA plan documents.

Can members set up their account to have claims automatically paid by their HSA (or FSA)? If not, can claims be submitted online to the HSA/FSA with “just the push of a button”? If automatic or “push button” claims payments cannot be set up, will members need to either use their debit card or manually submit receipts to pay for deductibles or out-of-pocket/coinsurance?

Navia has a feature called FlexConnect that assists with FSA submission. The FlexConnect tool is fully integrated with Premera Blue Cross of Washington for medical, dental, and RX. Employees can enroll in FlexConnect via the employee portal. Once connected, EOBs will be automatically generated and can be submitted, with the click of a button, to Navia for reimbursement.

For HSA’s, the employees will need to use their debit card, or they can reimburse themselves for out of pocket expenses via the employee portal. Since there is no claim submission process for HSA, the FlexConnect tool does not work for this benefit.

If a group implements FSA while on the WTIA health program and then subsequently moves to another non-WTIA health program, how is the group’s plan transitioned to a non-WTIA Navia plan?

If a group terminates its WTIA health plan, the group will have to enter into a fee arrangement directly with Navia.

Does the FSA plan year need to align with the WTIA's plan year of 12/1 through 11/30?

From a compliance standpoint, the plan years do not have to align. However, if the plan year has already started the client cannot update the plan year dates. For example, if a plan is already set to run 1/1/19 – 12/31/19, the group would not be able to move under WTIA on 12/1. However, they would be able to move over on 1/1/20. They can run an 11-month plan for the 2020 plan year to sync up with the 12/1/19 renewal. The regulations state that a short plan year can be run if there is a good business reason to do so.

Can we transition WTIA groups from other non-Navia programs to Navia?

Yes.

Are there any blackout periods?

There are no blackout periods. If the group currently has an FSA or HSA with another TPA, the prior TPA would manage the end of the group's current plan and the group would start fresh with Navia 12/1. This makes for a clean break and no blackout periods.

Does Navia do all the necessary audits/testing including non-discrimination testing for FSA (105H)?

Navia will perform the non-discrimination testing and will send each group an email with the test about 60 days prior to the end of the plan year. The test is then completed by the group and returned to Navia for processing. Navia will then provide results within a week of receiving the test back.

What types of HSA investment options are available?

All HSA investment options are mutual funds.

What happens if I confirm my renewal after 11/1?

The implementation process takes about 30 days, so if the renewal is confirmed after 11/1, the plan may not be ready for a 12/1 plan start. However, if open enrollment is held in December the plan's effective date can be retroactive to 12/1 so employees can submit for services incurred 12/1 moving forward.

What happens if I confirm my renewal before 11/1?

The plan can be active and ready for employees by 12/1. Navia can host online enrollment for employees and have all elections in the system by 12/1. Keep in mind, this is contingent on when the contract and banking form are completed and returned. We cannot move forward with implementation until both items are returned.

Who can we contact with questions?

If employers have elected to participate in a Navia FSA/HSA plan and have questions or issues, please contact Navia's Employer Services team at 866.831.6138.

If employees have any issues or questions related to their personal accounts, please contact Navia's Customer Service team at 800.669.3539.

When an employer's plan is in the set-up stage, an implementation specialist will be assigned to ensure all contracts, banking forms, and employee set-ups are completed.