







Navia Benefit Solutions (Navia) is an industry-leading provider of FSA 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.

No Administrative or Banking Fees

FSA services are available to all employees enrolled in any WTIA Premera medical products with no monthly administrative or banking fees, when employers choose this additional benefit. FSA accounts do have a holding fee of 5% of contributions or \$1,000 (whichever is greater) paid by the employer.

Administrative Features

Our clients have access to all of the industry-best features available in the marketplace. All of the services listed below are included as part of our standard administration. Items marked with a  are features that set us apart from our competition.

- Debit Card
- FlexConnect 
- Mobile App 
- Compliance Guidance 
- No IVR / AVR System
- \$610 Carryover Provision
- Performance Guarantees
- Secure File Uploads
- Online Enrollment
- Online Account Access (ER)
- Online Account Access (PPT)
- Online Claim Entry
- Annual Nondiscrimination Tests
- Dedicated Account Team 
- Recurring Claims Processing 
- Plan Document & SPD Drafting

Employee Benefits

- No monthly service fees
- \$610 carryover provision for FSA participants
- Access to technology platform and mobile app to record and track covered medical expenses
- Access to FSA debit card for employees in PPO plans
- **Health Care FSA:** A Health Care Flexible Spending Arrangement (FSA) allows participants to use tax-free dollars to pay for eligible out-of-pocket health related expenses.
- **Limited Health Care FSA:** A Limited Health Care Flexible Spending Arrangement (FSA) allows participants to use tax-free dollars to pay for qualified dental and vision expenses.
- **Day Care FSA:** A Day Care Flexible Spending Arrangement (FSA) allows participants to use tax-free dollars to pay for eligible out-of-pocket dependent care related expenses.