



Debit Card Repayment Options

The following repayment options are available to you if you are unable to obtain documentation for a Navia Debit Card transaction, or if the transaction has been deemed ineligible.

PayPal

Once you are logged in to your online account with Navia, you can visit the Clear a Swipe page to pay back a swipe via PayPal. You do not need to be a PayPal member to make a debit/credit card payment to Navia.

- A \$5 convenience fee will be automatically added to your payment amount

Online Bill Pay:

Another option is to make a payment via your bank's online Bill Payment tool. The steps needed to complete an online payment differs with each bank. If you are unsure how to make an online payment via your bank's website, please contact your bank/financial institution for further instructions.

- When making an online payment, there should be an account number/memo/comments field in which to reference your account with us. In this field please state the account holder's name, the name of the account holder's employer and reference the transaction date(s) and original transaction amount(s).

Send a Check/Money Order:

- Send a check/money order to Navia in the amount to be paid back to the account
- Include the Navia Debit Card "Request for Additional Information" or a document stating the account holder's name, the name of the account holder's employer and a list referencing the transaction date(s) and original transaction amount(s).
- Send the check or money order to:

Navia Benefit Solutions
PO Box 53250
Bellevue, WA 98015-3250

Offset with unclaimed eligible expense(s):

Requesting an offset allows you to submit unclaimed eligible expense(s) that will take the place of the ineligible expense.

- Unclaimed eligible expense(s) cannot have been previously reimbursed through either a manual claim or on the Navia Debit Card, and the service date(s) must have occurred within the same plan year as the expense being offset.
- The documentation submitted to be used as an offset must show the date(s) of service, type of service, and cost of service.
- Please clearly write the word **OFFSET** on the documentation submitted.
- With your submission, include the account holder's name, the name of the account holder's employer and a list referencing the transaction date(s) and transaction amount(s) to be offset.

Questions? Call us at (425) 452-3500 or toll-free at (800) 669-3539