

Health Savings Account

Charting a path to financial wellness

Health Savings Account

Health Savings Accounts (HSA) are becoming one of the most versatile tools in an employer's overall health care benefits portfolio. HSAs are one of the best ways for employees to save for everyday, and unexpected future medical expenses. HSAs are also one of the most tax-efficient benefits available to participants and can be a valuable part of an employee's long-term savings and retirement strategy.

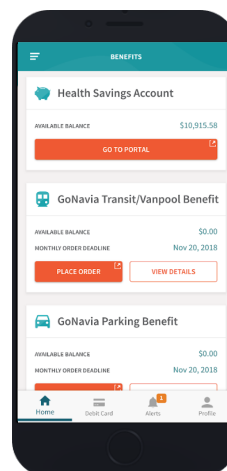
Common challenges

An HSA in your benefits portfolio gives employees access to a valuable long-term tax-advantaged benefit, yet management can be challenging. Older, first-generation HSA products are often beset with the following challenges:

- Payment tools only work with the HSA (no other benefits)
- Limited or no choice of banking partners
- High minimum balance requirements to invest
- Tightly-coupled to one insurance plan
- Cumbersome administration
- "Pass the buck" customer service responses

Key benefits

- Financial flexibility and choice
- Effortless administration
- Low investment threshold
- Versatile, easy payment tools
- Works with any high deductible health plan
- **100% US-based, live customer support**



The mobile app and debit card are the predominant forms of payment for HSA account holders. The tools provide the quickest fund distribution methods available, and are usable across multiple benefits.

Navia HSA solutions

Financial flexibility and choice

Avoid getting forced into choosing a bank

Navia provides multiple options for HSA banking partners; allowing employers flexibility in their choice of an HSA custodian and investment advisor. We offer competitive interest rates, low fees, and attractive investment options.

Low investment threshold

Don't lose participants to high investment minimums

Navia eliminates barriers to participation and long-term savings. Our \$1000 minimum investment threshold in the Navia HSA encourages employees to save and grow their health care dollars for future unexpected care expenses.

Effortless administration

Stop wasting time with manual data entry

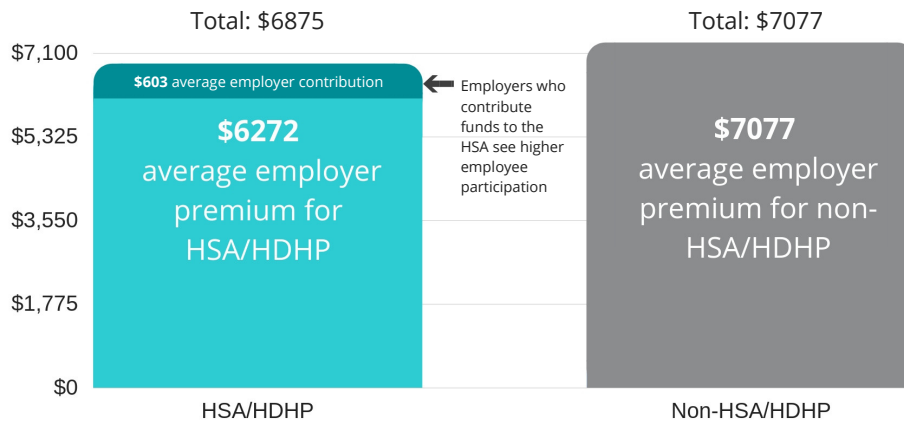
Navia has everything you need to manage your HSA accounts. Convenient, secure options for data management, accessible and convenient reporting, bulk transfers, and an accessible customer service team.

Versatile, easy payment tools

Eliminate account access and payment headaches

The Navia Card, the MyNavia mobile application, and convenient billpay and reimbursement tools allow employees to easily access their healthcare dollars. And Navia's payment tools work across benefit accounts.

2018 average annual total employer cost per employee



SOURCE: KFF Employer Health Benefits Survey, 2018

Employers with a HSA/HDHP plan **save an average \$805** on every employee premium, and an average **\$202 per employee** in total costs.

HSA product features

Navia's clients have access to industry-best features and capabilities:

Employers

- Multiple custodian and investment options
- Supports lump-sum or allocated employer contributions
- Coordinates with limited-purpose vision and dental FSA
- Secure and easy file-based or online administration
- Rolling enrollment to encourage participation
- Dedicated implementation manager
- 24-hour or less response time on questions
- Online and downloadable reports
- Full compliance with federal and local regulations
- Plan documents and materials to increase enrollment

Participants

- Low investment threshold to maximize HSA growth
- Navia Card for easy healthcare payments
- Billpay for one-time or recurring provider bills
- Online or mobile access to balances and transactions
- Connect your bank account for automated reimbursements or additional contributions
- Medical expense tracking
- Easy transfers from other HSAs to your Navia HSA
- Customer service online, by email, or by toll-free call

Unparalleled customer service

100% Every employer has a dedicated implementation representative

10+ Navia's clients stay an average of 10+ years

98% 98% of all issues are resolved on the first call

99% 99% of all calls are answered on the first attempt

30 Employers/participants wait less than 30 seconds before talking with a live person

U.S. 100% US-based, live customer support

Connect with us today

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www.naviabenefits.com

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