

The Navia Benefits Card – Employee Overview

You may request a debit card on your enrollment form or online to use for eligible Medical FSA or DCAP expenses. If you do not currently have a debit card, we will send one under the name of the employee participating in the plan, upon request. The debit card will arrive within two weeks after your enrollment has been processed. You may also request a debit card on your enrollment form for a spouse and/or dependent at no cost, or contact Navia Benefit Solutions to request one. If you do not elect a debit card at the time of enrollment, you may request one at any time during the plan year for no additional cost either online or using the *Navia Benefits Card/Direct Deposit Authorization Form*. Unlike other debit cards, you do not need a personal identification number (PIN) to make purchases. (If prompted, choose "credit" to complete your purchase.) However, you may contact us to request a PIN.

University of Washington employees: To request a debit card when enrolling in the Medical FSA, use the *Navia Benefits Card/Direct Deposit Authorization Form*. Once enrolled, you can submit a request through your account at pebb.naviabenefits.com.

Your debit card provides several benefits.

- ✓ Your expenses are paid directly from your Medical FSA or DCAP to the provider. When using your debit card, you will no longer have to pay for items or services out of pocket, submit a claim, and wait for reimbursement.
- ✓ Only one monthly statement is provided for items that require proof of the eligible expense. Due to IRS guidelines, we recommend that you **keep all your documents, even after successful debit transactions**. Navia Benefit Solutions may need to request copies of these documents to substantiate eligible expenses.
- ✓ We will automatically substantiate copays or items you purchase from retailers that use the Inventory Information Approval System (IIAS). This system only allows you to purchase eligible items with your debit card. Go to pebb.naviabenefits.com and select the *IIAS Merchant List* to see a list of participating retailers.
- ✓ You will not receive a new debit card each year. Your debit card can be reloaded with the annual election amount you choose each year to participate in the Medical FSA. Simply select the debit card feature when you enroll.
- ✓ If you enroll in the Medical FSA and DCAP, your funds for both benefits will be loaded onto one single card. You will not receive two separate cards.

Using your card is simple.

1. Use the debit card at your provider, just like you would any other credit card. *Do not use it as a debit card if you have not requested a PIN.* Save a copy of the bill, statement, invoice, or receipt. This documentation must clearly show the **date of service, type of service, and cost of service**. The credit card slip alone does not contain enough information.
 - Once a month, you may receive an email (if you sign up to receive them) directing you to your online account at pebb.naviabenefits.com to view transactions that require substantiation. Charges made in the last few days of a month may not be available.
 - If you do not use the debit card during a given month, or if all of the charges were cleared by the copay matching system, you will not receive a notification.
2. If your transactions require substantiation, you can submit your documentation to Navia Benefit Solutions through your online account, the mobile app, email, fax, or mail.
 - Only the charges specifically listed on your online account require substantiation. The remaining charges have not yet posted online.
 - You can see a complete list of transactions (auto-cleared or otherwise) through your online account at any time at pebb.naviabenefits.com.
3. If you have unresolved charges for more than 75 days, per IRS regulations, Navia Benefit Solutions will temporarily suspend your debit card until you provide the requested documentation showing the date, type, and cost of the service that could not otherwise be substantiated. See the Medical FSA or DCAP enrollment guide for details.

Remember:

- ✓ If you do not request the debit card feature when reenrolling for another plan year, your current debit card will only be valid through the grace period of the current plan year. For example, if you requested a debit card in 2020, but did not when you reenrolled in 2021, your 2020 debit card is valid only through March 15, 2021.
- ✓ Save all of your documentation. You may be required to substantiate your transactions to Navia Benefit Solutions or in case of an audit by the IRS.