

The Navia Benefits Card – Employee Overview

You may request a Medical Flexible Spending Arrangement (FSA) debit card on your enrollment form or online to use for eligible health care expenses. We will send one under the name of the employee participating in the plan, upon request. The card will arrive within two weeks after your Medical FSA 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 request a debit card at the time of enrollment, you may do so at any time during the plan year for no additional cost either online or using the *SEBB 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.

Note: The debit card is not available for the Dependent Care Assistance Program.

Your Medical FSA debit card provides several benefits.

- ✓ Your expenses are paid directly from your Medical FSA to the provider. When using your debit card, you will no longer have to pay for items 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 sebb.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.

Using your card is simple.

1. Use the debit card at your provider’s office, 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 incurred**. The credit card slip alone does not contain sufficient information.
 - Once a month, you may receive an email notification (if you sign up to receive them) directing you to your online account on the Navia Benefit Solutions website at sebb.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 either been cleared by our copay matching system or have not yet posted online.
 - A complete list of transactions (auto-cleared or otherwise) can be viewed through your online account at any time at sebb.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 *SEBB Medical FSA 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 request a debit card in 2020, but do not when you reenroll 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.

Over-the-counter (OTC) medicines and drugs are not eligible under a Medical FSA unless you have a prescription from a licensed health care professional. OTC medicines or drugs include items such as Advil, Tylenol, allergy medicine, antacid, etc. You will not be able to purchase these items with your debit card. Items that are not OTC medicines or drugs (Band-Aid, gauze, saline solution, reading glasses, etc.) are still eligible without a prescription and may be purchased with your debit card.