

SISC Flex Plan (Navia Benefits Card FAQ)

What is the Navia Benefits Card?

It is a signature based pre-loaded MasterCard that can simplify the process of paying for eligible expenses. It allows you to pay for expenses at the point of sale, thereby reducing the burden of having to pay out of pocket and waiting for a reimbursement check. The convenience of using the Navia Benefits Card is a privilege offered to plan participants who agree to follow the IRS rules that apply to Health Care/Dependent Care benefit cards.

What are the provisions of using the Navia Benefits Card?

When you sign your card you are agreeing to follow the “Cardholder Agreement”. You certify that you will use the card only for payment of eligible expenses under your plan and that any expenses paid with the card have not been reimbursed nor will you seek reimbursement under any other plan. The card is authorized for qualified purchases only, and cannot be used at all merchants. IRS regulations require that all debit card transactions are substantiated, and that improper use of the card results in suspension of card privileges.

How does the Navia Benefits Card work? Should I select “Debit” or “Credit”?

When you swipe your card at the point of purchase choose “Credit” or “Debit” on the keypad. Choosing “Credit” will require only your signature. Choosing “Debit” will require you to enter your PIN. If “Debit” is selected it will only work if you have assigned a PIN number at the time of activation and the merchant has their system set-up to accept our “Debit” card. You cannot get cash with the card. When making a purchase without a keypad or screen, give your card to the clerk and sign the receipt.

Where can I use my Navia Benefits Card or Mobile Pay?

Your Navia Benefits Card or Mobile Pay can be used at medical offices, dental and vision providers, pharmacies and online prescription or mail-order. If you use your card at a merchant that has implemented an Inventory Information Approval System (IIAS), you may not have to submit a claim form and supporting documentation unless notified by Navia Benefit Solutions. Simply give your card to the provider or swipe it through the provider’s MasterCard system for eligible expenses. You will be asked for a separate form of payment for non-eligible items. Verify that you are using a participating IIAS merchant by visiting Navia’s website: <https://www.naviabenefits.com/participants/resources/benefits-card/> or contacting Navia Benefit Solutions. Always save your itemized receipts (or a copy) in case Navia Benefit Solutions requests documentation to substantiate the charge.

The Navia Benefit Solutions card may be used at Daycare facilities that have a credit card machine set-up as a daycare provider. Card may only be used for funds available in account at time of charge.

Your card cannot be used at mass transportation and parking. The card should not be used for: 1) services or expenses your insurance program will pay for; 2) ineligible non-health related items; 3) prior year expenses; or 4) for prepayment of services not rendered (possible exception of orthodontia).

What happens if the transaction is larger than my available balance?

Transactions exceeding your available balance will be rejected. You can request that the merchant charge only up to your available balance and then pay the rest on your own. You can check your balance by calling Navia at 425-452-3500 or toll free 800-669-3539 between 5:00 am and 5:00pm, Monday through Friday. Balances may also be checked by using MyNavia app or on the website www.naviabenefits.com

What if my provider does not accept MasterCard?

Use another form of payment and submit a claim for reimbursement. Claims can be submitted through Navia's website, mobile app, or by e-mail and should be sent with an accompanying claim form.

Do I still need to submit documentation when I use my Navia Benefits Card?

Yes. Most transactions can be identified as eligible through the card, however, there are expenses that will require a submission of documentation. Under the IRS guidelines, all card transactions must be substantiated as an eligible expense. Therefore, when the card cannot identify the expense as eligible, Navia will send you a list of transactions that need to be substantiated each month. You will be required to furnish supporting documentation to Navia for review. Substantiations can be submitted on Navia's website, through the MyNavia app, or by e-mail.

Do I need to save my itemized receipts?

Participants should always save itemized receipts or statements from transactions made with the Navia Benefits Card. In some cases, Navia will not request supporting documentation for your transaction. However, you should always keep all itemized receipts or statements in the event you receive a request to provide documentation or you are audited by the IRS. Remember, these are tax code programs, and under the IRS rules you must submit documentation when requested, just like your personal income tax.

What do I need to substantiate a claim?

For IRS purposes, all card transactions must be verified. In most cases, the card will be able to identify eligible expenses and you will not be required to submit documentation. In the event that Navia emails you requesting supporting documentation, you should submit a claim form and your itemized documentation showing the **DATE, TYPE, and COST OF SERVICE**, to Navia Benefit Solutions.

How long do I have to submit supporting documentation?

You have 120 days from the date of the card transaction to provide requested documentation to Navia Benefit Solutions. Navia Benefit Solutions must receive the requested documentation within 120 days or card privileges will be suspended. Your card will remain suspended until the transaction is substantiated.

What are qualified expenses?

Please refer to the Navia Benefit Solutions website at:

<https://www.naviabenefits.com/participants/resources/expenses/> for information on eligible expenses.

What if I accidentally use my card for an ineligible expense?

If the card is used for an ineligible expense, you have two options to correct the transaction:

- Reimburse the amount of the ineligible expense back to Navia Benefit Solutions via check to P O Box 53250, Bellevue, WA 98015. The reimbursement will be credited to your Health Care, Limited Purpose or Dependent Care Expense Account to "pay back" the transaction.
- Offset the charge by submitting eligible expenses that were paid out-of-pocket

Failure to correct the ineligible transaction will result in having your card suspended.

What are some reasons my card might not work?

Some reasons your card may not work include:

- The card has not been activated
- The card charge is more than the available balance
- You may have outstanding claims that you have not cleared and your card is suspended
- You are trying to use your card at a non-IIAS merchant or for ineligible expenses

If you need assistance with your card contact Navia's customer service team at 425-452-3500, toll free 800-669-3539 or customerservice@naviabenefits.com.

How can I claim other eligible expenses not processed by my Navia Benefits Card?

You can request reimbursement for expenses not processed by your Navia Benefits Card by submitting a claim with your itemized documentation to Navia. You can submit your claim by using one of the following methods:

- Online at www.naviabenefits.com
- MyNavia mobile app
- E-mail documentation (including a claim form) to claims@naviabenefits.com

Can the card pay for eligible Over-the-counter (OTC) products?

There are two types of Over-the-counter (OTC) products: OTC products that require a Letter of Medical Necessity, and OTC products that require no additional documentation beyond the itemized receipt. The Navia Benefits Card can be used to pay for OTC items that do not require additional documentation.

- **OTC products that require a Letter of Medical Necessity** – This category includes items that are not necessarily medically necessary (e.g., vitamins and supplements, cosmetic procedures, etc.) and require a Letter of Medical Necessity (LMN) to be considered eligible. You will not be able to purchase items that require a LMN with the Navia Benefits Card. To see if your expense requires a LMN, please visit: <https://www.naviabenefits.com/participants/resources/expenses/>
- **OTC products that require no additional documentation** - OTC products (e.g., blood pressure monitors, bandages, support braces/wraps, hearing aids, etc.) are and can be purchased using the debit card.

May the Navia Benefits Card be used during the grace period?

Your plan provides a 2.5 month grace period for the Health Care and Limited Purpose Health Care Expense Account to help clear out the balance left on your previous year account. The card can be used during the grace period and will pull funds from the prior plan year until the grace period ends.

I have some outstanding charges from a previous year. Can I use the card to pay off old bills?

No. Any card use must be for services incurred in the current plan year or grace period. The incurred date is the date you received treatment, filled a prescription, etc. The date that you actually pay the bill is irrelevant.

Do I receive a new card every year? How many cards will I receive?

No. Your card will be reloaded with your annual election amount at the beginning of each plan year (assuming you re-enroll each year at open enrollment). You will be issued one card in your name. You

may request additional cards in a spouse or dependent's name through Navia's website, MyNavia app or contacting Navia's customer service team. Your card is good for three years and you will receive a replacement card upon expiration. The expiration date is shown on the front of your card.

How do I check the fund balance in my account?

You may check your account balance and recent activity on Navia's website at www.naviabenefits.com, by phone 800-669-3539, 425-452-3500, or e-mail customerservice@naviabenefits.com

If I terminate employment can I continue to use the card?

No, the card will be canceled when you terminate. If you have qualifying expenses to submit for reimbursement a manual claim may be submitted. Remember, that your qualifying expenses must be incurred prior to your termination from the plan.