

HSA

Health and financial
security for rainy days
and retirement

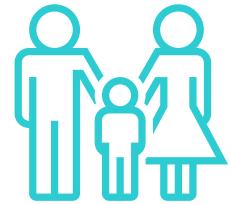


Health Savings Account (HSA)

A Health Savings Account is a **personal expense account** that works with a high deductible healthcare plan, allowing you to set aside a portion of your salary **pre-tax** to pay for qualified medical expenses.

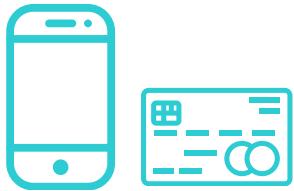


Health Savings Account (HSA)



FAMILY

COVERS YOUR
WHOLE FAMILY



EASY

MULTIPLE WAYS TO
USE YOUR MONEY



\$4400

2026 MAXIMUM
CONTRIBUTION
INDIVIDUAL

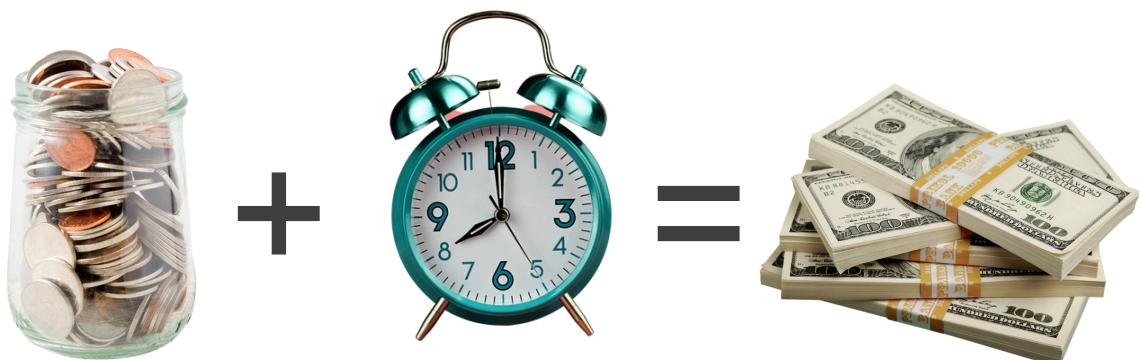


\$8750

2026 MAXIMUM
CONTRIBUTION
FAMILY

Remember, your employer can also contribute to your HSA!

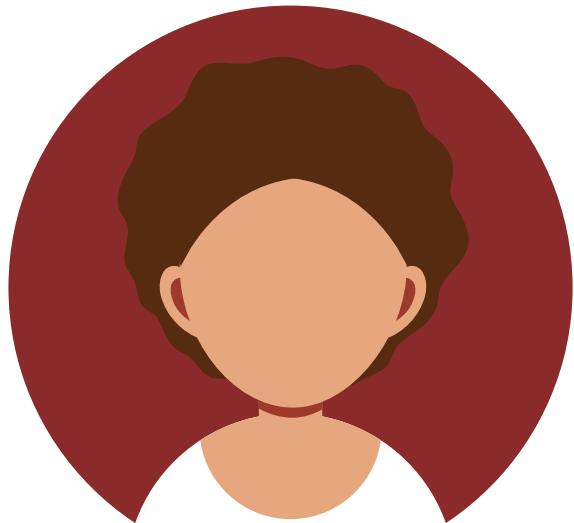
Grow your investment year-over-year and prepare for the future



You must have a high-deductible health plan (HDHP) to qualify for an HSA. HSA holders cannot spend more than the funds they have in their account. However, they can file for reimbursements later in the year for expenses that were incurred when they had a lower balance.

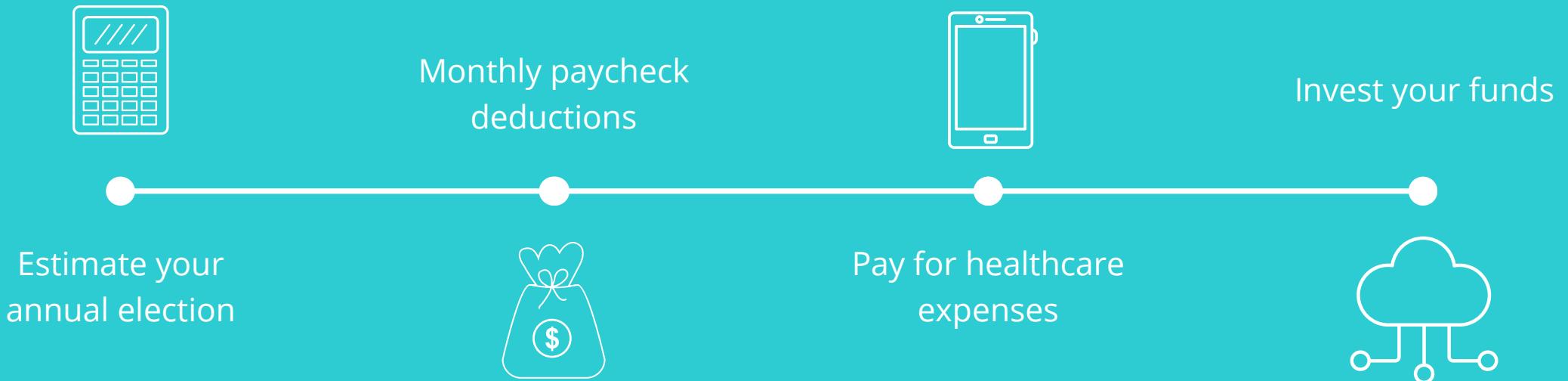
Unlike an FSA, your HSA balance rolls over year-over-year, which allows you to save for the future.

Pay 30% less on medical expenses



With his Health Savings Account, Tim contributes \$2,000 for the year, which saves him \$600 in pre-tax savings and he is investing in his future.

How does it work?



You own your HSA Account and the money is yours to invest and grow

Earn interest on the money



Invest any portion over \$1,000

\$1000

Automatically move your investment funds



Navia offers a strong portfolio of highly-rated mutual funds



Online tools are available to set your investment strategy



38,000 ways to spend your HSA!



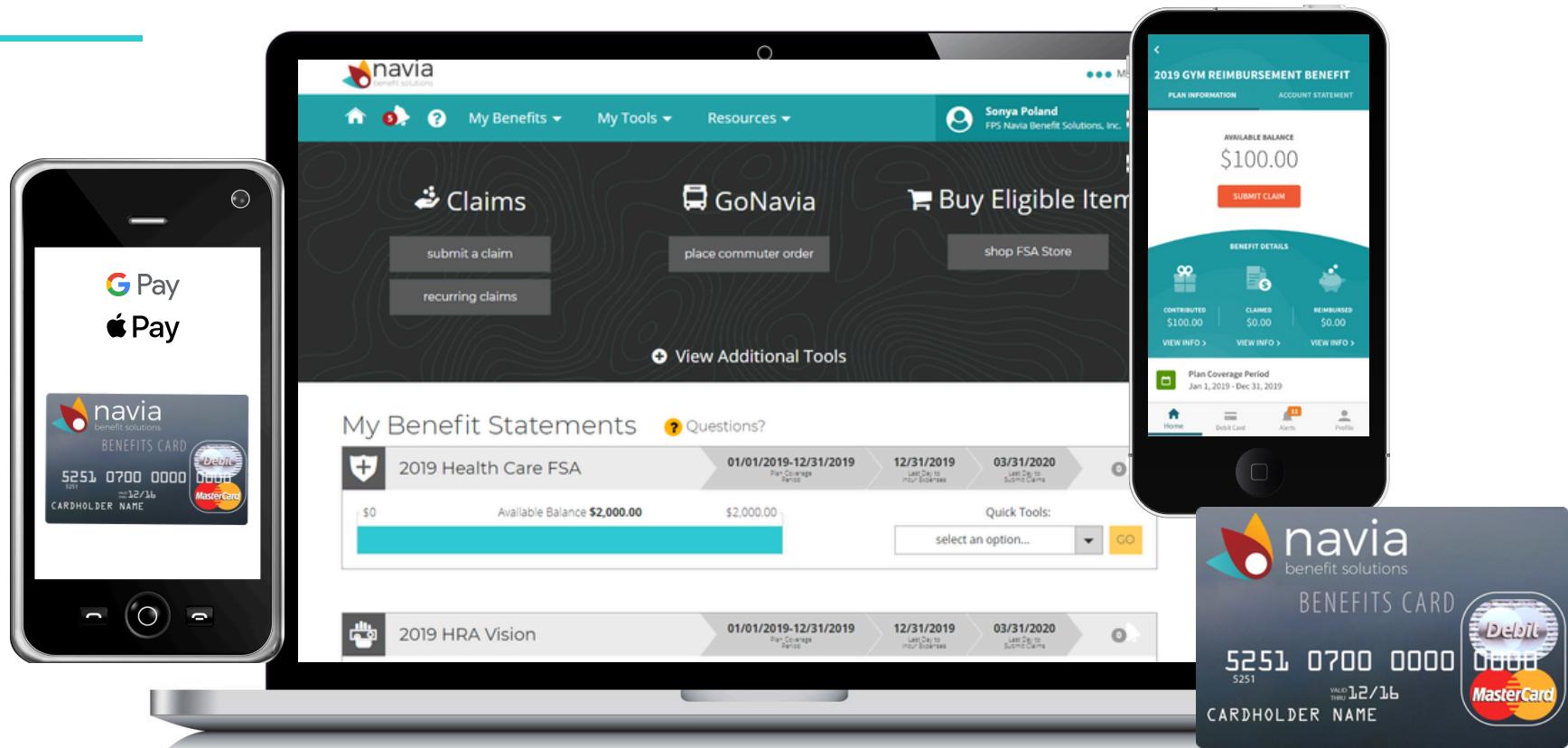
Over-the-counter drugs
Feminine care products
Home Covid-19 tests
Personal protective equipment (PPE)
Prescriptions
Copays & Coinsurance
Deductibles
Office Visits
Dental work
Orthodontia
Glasses & Contacts
Chiropractic
Massage
Acupuncture

Capital improvements to your home, such as ramps, railings and support bars
Mileage for travel to and from health appointments
Night guards
Bandages and other medical supplies
Birth control
Breast pumps
Sunscreen
Vaccinations and immunizations
Stop-smoking programs

Psychologists and therapy
Breast reconstruction surgery
Childbirth classes
Eye surgery, including laser eye surgery and Lasik
Fertility treatments and monitors
Flu shots
Hearing aids and batteries
Insulin
Lab fees
Physical therapy
Prescription sunglasses
Prostheses



Accessing your benefits couldn't be easier!



Why should I enroll?



Save enough money to pay for three months of groceries or a gym membership for a year



Rest easy knowing you have emergency funds for unexpected costs



Save for retirement and let your money grow



\$2,100

AVERAGE ANNUAL
ELECTION



\$301K

AVERAGE HEALTHCARE COST
DURING RETIREMENT



\$1200+

AMOUNT YOU CAN SAVE. EQUIVALENT
TO THREE MONTHS OF GROCERIES
(FAMILIES SAVE EVEN MORE)

We've got you covered!



U.S.

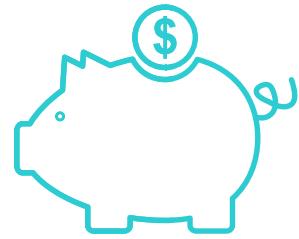
100% US-based, live
customer support with
offices in every time zone

45 sec

If you have a question, you
wait less than a minute to
talk with a live Navia expert

2 days

Claims are turned around
within 2 days to ensure
you are reimbursed fast



Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

Enroll now!



Limited Healthcare
FSA

Save over \$1,000 a year
on health expenses



Limited Healthcare Flexible Spending Account (FSA)

A Limited Healthcare FSA is a **personal expense account** that works with your Health Savings Account (HSA) plan, allowing you to set aside a portion of your salary **pre-tax** to pay for qualified dental and vision expenses.



A Limited Healthcare FSA helps you pay for dental and vision expenses



Common eligible expenses

Dental and vision out-of-pocket expenses, such as deductibles, routine dental and eye care, glasses and contacts, dental and vision surgeries, and orthodontics.



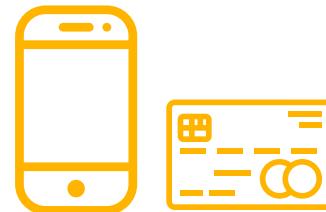
100

DIFFERENT WAYS TO
USE YOUR FUNDS



FAMILY

COVERS YOUR
WHOLE FAMILY



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$3400

MAXIMUM
CONTRIBUTION

Pay 30% less on dental & vision expenses



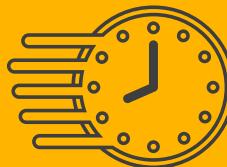
**With her Limited Healthcare FSA,
Grace got the \$1,500 worth of
dental work she needed and saved
\$450 in tax-free savings (30%).**

How does it work?

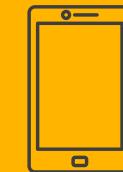


Estimate your
annual election

Money deducted
from every paycheck



Funds are available
immediately



Pay with debit card
or submit claims!

Ways to spend your FSA!



- Copays & Coinsurance
- Deductibles
- Diagnostic services, including x-rays
- Cleanings
- Fillings
- Root Canals
- Crowns
- Bridges
- Implants
- Dentures
- Orthodontia
- Occlusal guards for grinding



- Reading glasses (over-the-counter)
- Vision products/eye drops (over-the-counter)
- Copays & Coinsurance
- Deductibles
- Diagnostic services & office visits
- Optometrist/Ophthalmologist fees
- Glasses
- Prescription sunglasses
- Contact lenses and solutions
- Vision correction surgery (laser eye/losik)
- Corneal keratotomy
- Radial keratotomy

Why should I enroll?



Save enough money to pay for three months of groceries or a gym membership for a year



Rest easy knowing you have emergency funds for unexpected costs



Don't wait to get your son's braces, new glasses, or that laser eye surgery you've always wanted



\$1,000+ AVERAGE ANNUAL SAVINGS



EMERGENCY FUNDS



DON'T WAIT

Some plans let
you carryover
funds to the
next year



Carryover

*Check your employer's plan design to see if the Carryover
feature is part of your plan.*

2.5
MONTHS



Grace Period

Some plans
give you extra
time to incur
expenses

*Check your employer's plan design to see if the Grace Period
feature is part of your plan.*

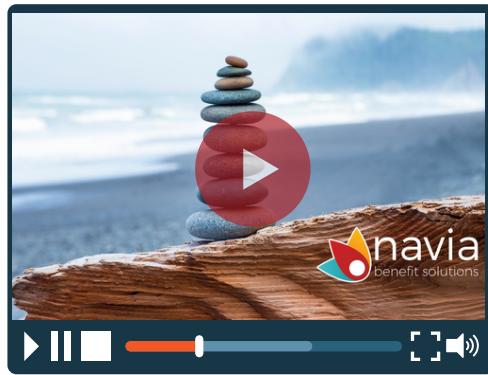


Bottom line

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Enroll now!

Education Resources



<https://www.naviabenefits.com/benefit-education-resources>