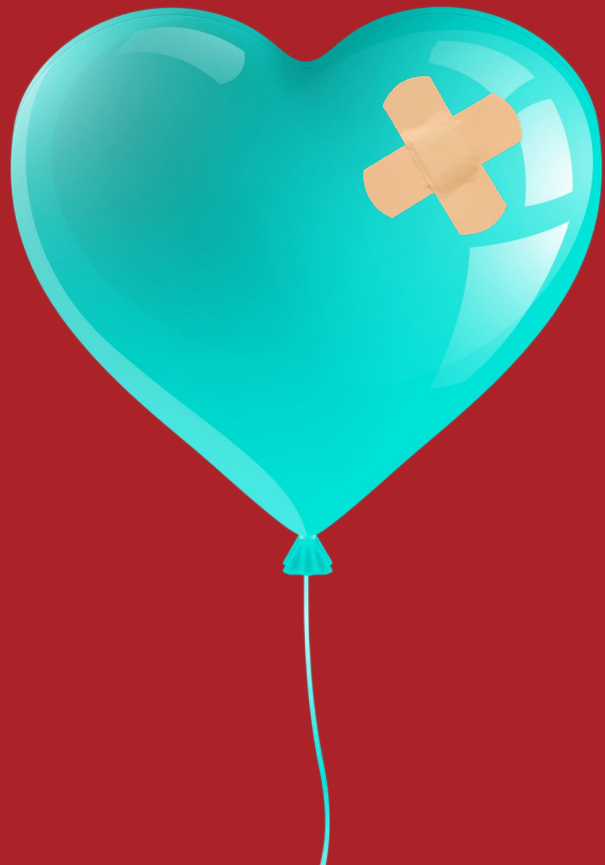


Flexible Spending Arrangements & Dependent Care Assistance Program

2023 Midyear Presentation

For Public Employees Benefits Board (PEBB) Program members



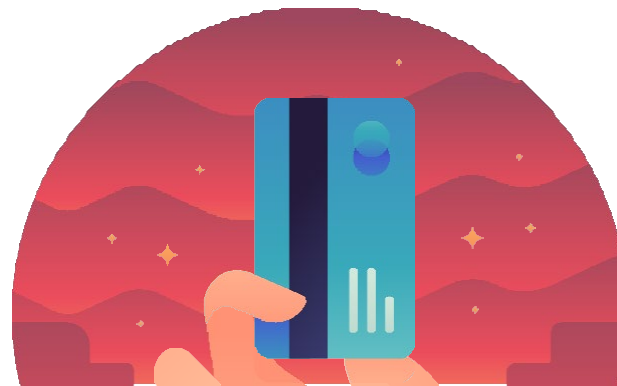
Medical FSA

Save on health care
expenses

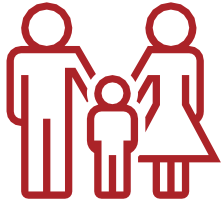
Medical Flexible Spending Arrangement (FSA)

A Medical FSA is a **personal expense account** allowing you to set aside a portion of your salary **pre-tax** to pay for qualified health care expenses.

This benefit is available to PEBB benefits-eligible employees who work at state agencies, higher-education institutions, and community and technical colleges.



Medical Flexible Spending Arrangement (FSA)



FAMILY

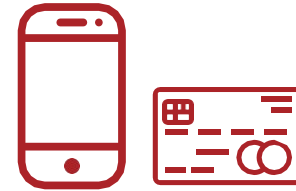
**COVERS YOUR
WHOLE FAMILY**

Even if they are
not covered on
your PEBB
account



38K

**DIFFERENT WAYS
TO USE YOUR
FUNDS**



EASY

**MULTIPLE WAYS
TO SUBMIT
CLAIMS**



\$2,850

**MAXIMUM
CONTRIBUTION**

\$120 minimum
contribution

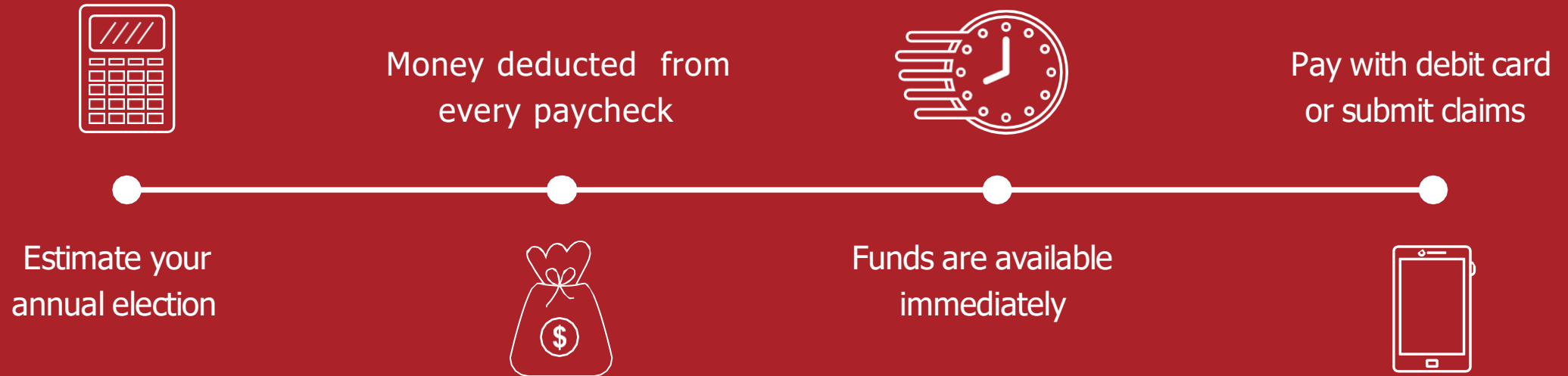
Note: You cannot enroll in a Medical FSA and a consumer-directed health plan (CDHP) with a health savings account (HSA) in the same plan year. If you choose a CDHP, you can enroll in a Limited Purpose FSA.

Pay up to 30% less on medical expenses



**With her Medical FSA, Tanner
buys her contacts and saves
\$300 (30% tax savings)!**

How does it work?



Thousands of ways to spend your Medical FSA funds!



Over-the-counter drugs
Feminine products
Prescription drugs
Copays and coinsurance
Deductibles
Office visits
Dental work
Orthodontia
Glasses and contacts
Chiropractic
Massage
Acupuncture
Psychologists and therapy
Tobacco cessation programs

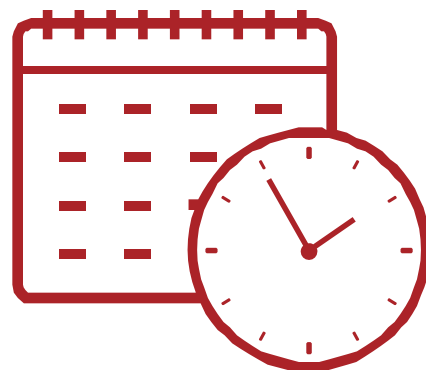
Capital improvements to your home
(such as ramps, railings, and support bars)
Mileage for travel to and from healthcare appointments
Night guards
Bandages and other medical supplies
Birth control
Breast pumps
Sunscreen
Vaccinations and immunizations

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
Prenatal vitamins
Prescription sunglasses
Prostheses

For a full list, visit pebb.naviabenefits.com.



How long do I have to file a claim ?



The plan year is January 1 – December 31

Eligible Medical FSA expenses must occur by December 31, 2023

Submit all claims to Navia by March 31, 2024

Keep more of your money

The carryover
feature



Unused FSA balances up to \$610 will be rolled over to 2024.
To receive carryover, you must enroll in an FSA for 2024 **or** have at least \$120 left in your 2023 account. Any funds above \$610, or below \$120 if you do not re-enroll, will be forfeited.

DCAP

Save on child and elder care expenses

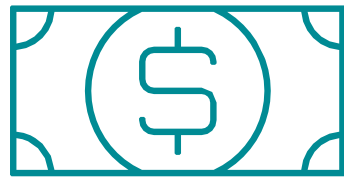


Dependent Care Assistance Program (DCAP)



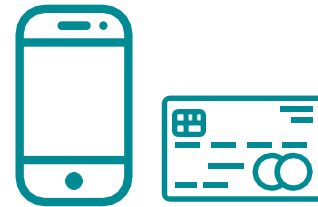
CARE

CHILDREN AND
ELDERS
COVERED



PAY

USE FUNDS
TO PAY
PROVIDERS



EASY

MULTIPLE WAYS
TO SUBMIT
CLAIMS



\$5,000

MAXIMUM
CONTRIBUTION

DCAP saves you money



DCAP allows you to set aside pre-tax money for expenses that enable you (and your spouse, if married) to work, look for work, or be a full-time student.

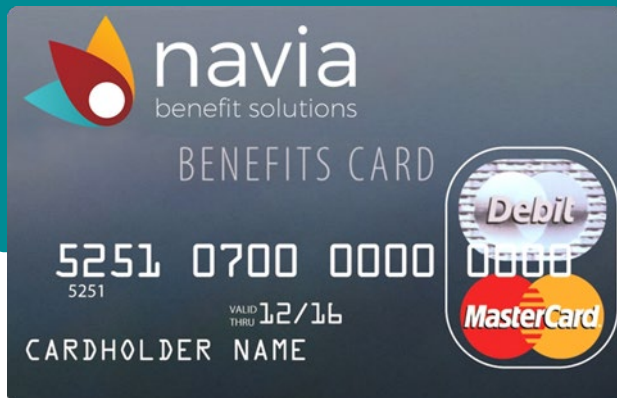
It works like a bank account, meaning you cannot be reimbursed for more than your account balance.

Ways to spend your DCAP funds

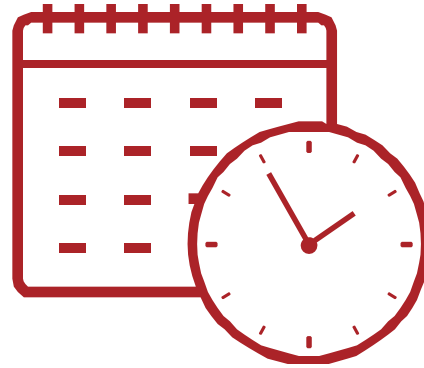


Day care
Before and after school care
Day camps
Preschool
Elder care

Use your debit card to pay
your provider



How long do I have to file a claim ?



The plan year is January 1 – December 31

Eligible DCAP expenses must occur by December 31, 2023

Submit all claims to Navia by March 31, 2024



Limited Purpose FSA

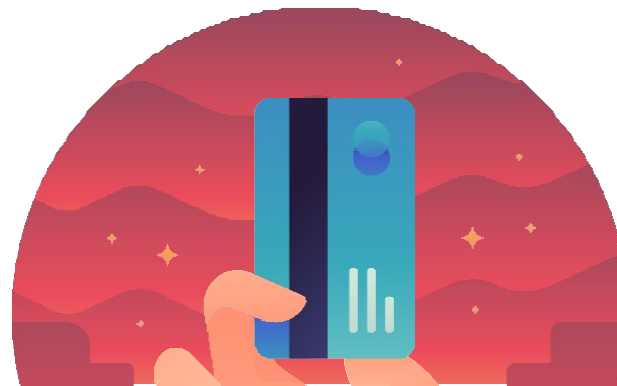
Save on dental & vision
expenses



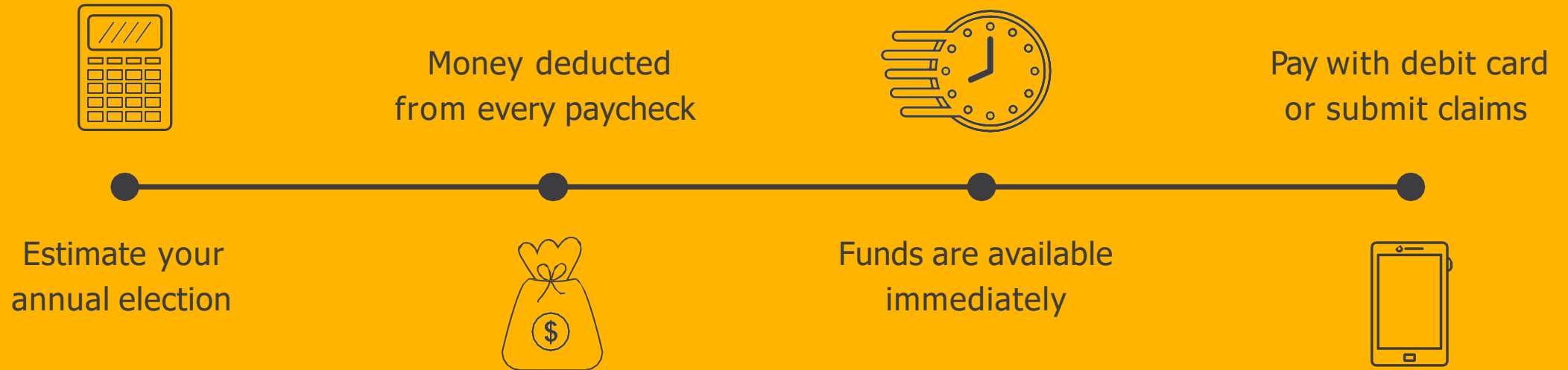
Limited Purpose FSA

A Limited Purpose FSA is a **personal expense account** that allows you to set aside a portion of your salary **pre-tax** to pay for qualified dental and vision expenses.

This benefit is available to PEBB benefits-eligible employees who are enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA).



How does it work?



Ways to spend your funds

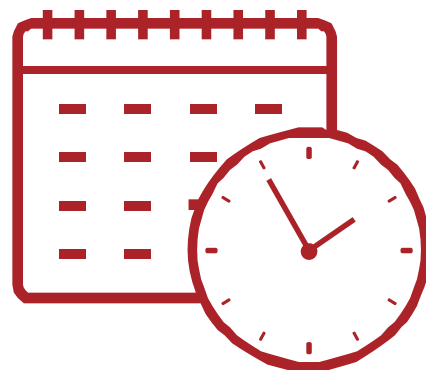


Dental copays & coinsurance
Dental deductibles
Diagnostic services, including x-rays
Cleanings
Fillings
Root canals
Crowns
Bridges
Implants
Dentures
Orthodontia
Occlusal guards for grinding



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 & solutions
Vision correction surgery (laser eye/Lasik)
Corneal keratotomy
Radial keratotomy

How long do I have to file a claim ?



The plan year is January 1 – December 31

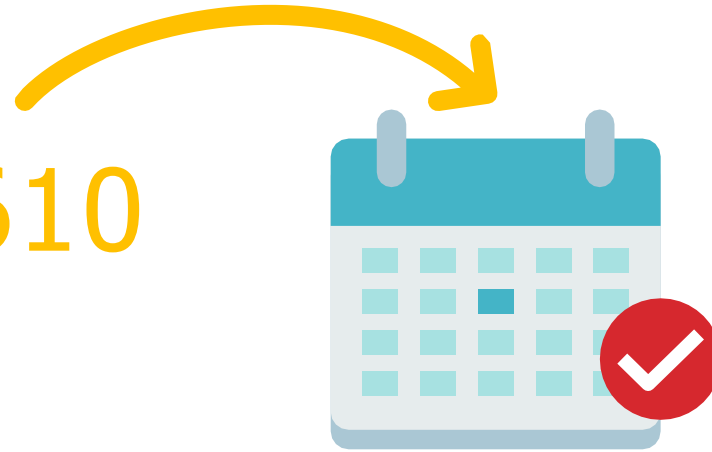
Eligible expenses must occur by December 31, 2023

Submit all claims to Navia by March 31, 2024

Keep more of your money

The carryover feature

\$610



Unused Limited Purpose FSA funds up to \$610 will be rolled over to 2024. To receive carryover, you must enroll for the 2024 plan year or have at least \$120 left in your 2023 account. Any funds above \$610 will be forfeited.

Carryover Examples

Less than \$120 remaining

- Sharon has \$100 left in her Medical FSA on December 31 (less than the \$120 minimum). If she enrolls in a Medical FSA, the \$100 will carry over and be added to her Medical FSA election for the next plan year.
- If she enrolls in a CDHP for the next plan year, she cannot enroll in a Medical FSA. However, if she enrolls in a Limited Purpose FSA, her remaining \$100 will carry over and be added to her Limited Purpose FSA election for the next plan year.
- If she does not enroll in an FSA for the next plan year, the \$100 will be forfeited because it is below the \$120 minimum.

Between \$120 and \$610 remaining

- Jerry has \$150 left in his Medical FSA on December 31 (between the carryover minimum and maximum amounts). If he enrolls in a Medical FSA, the \$150 will carry over and be added to his Medical FSA election for the next plan year. If he does not enroll in an FSA, the \$150 will still carry over to establish a Medical FSA for his use in the next plan year.
- If he enrolls in a CDHP and a Limited Purpose FSA, the \$150 will carry over and be added to his Limited Purpose FSA election for the next plan year. If he does not enroll in an FSA, the \$150 will still carry over to establish a Limited Purpose FSA for his use in the next plan year.

Carryover Examples

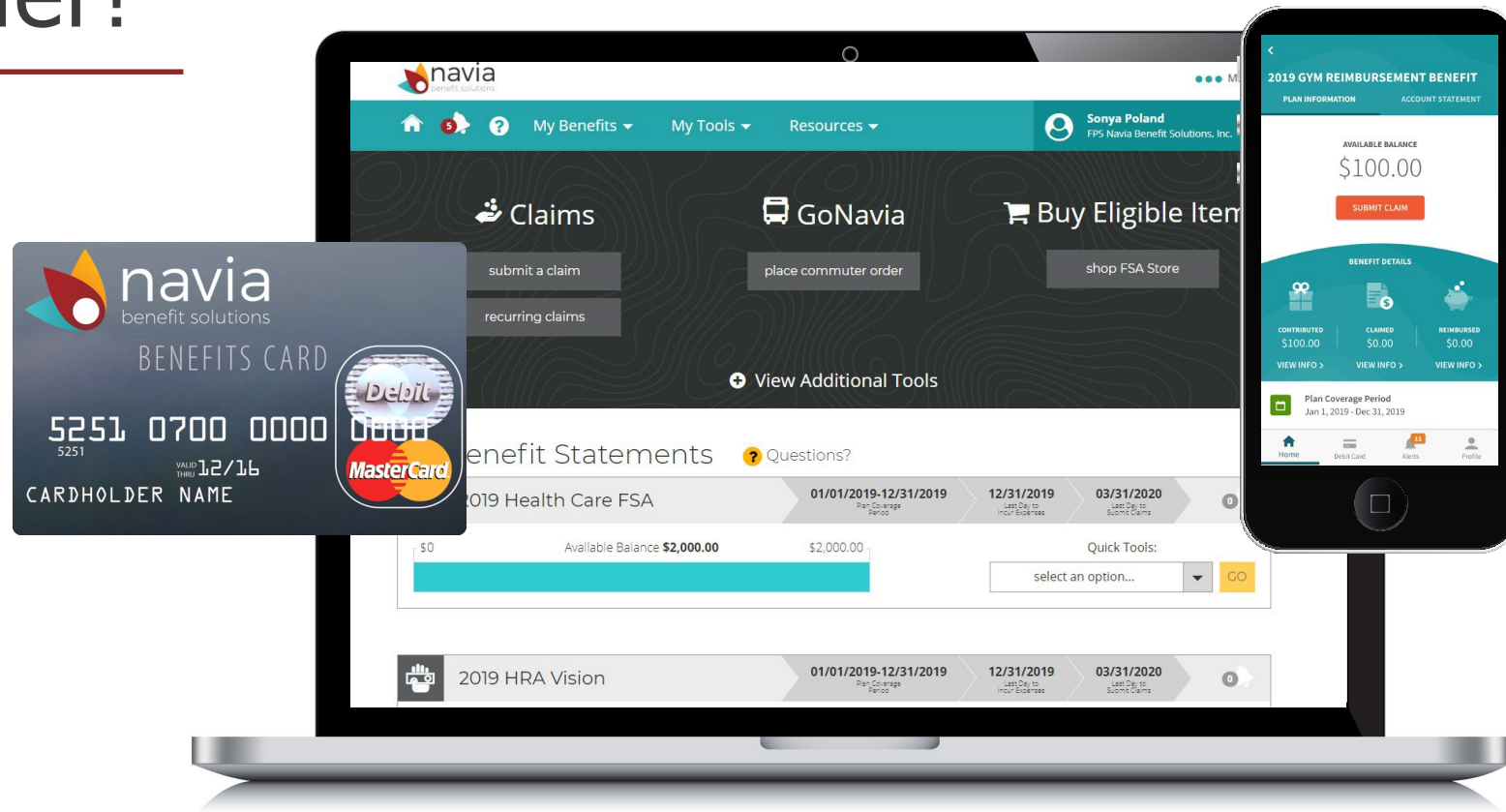
Over \$610 remaining

- Taylor has \$650 left in their Medical FSA on December 31 (over the \$610 maximum that can be carried over). If they enroll in a Medical FSA, \$610 of the \$650 will carry over and be added to their Medical FSA election for the next plan year; the remaining \$40 will be forfeited. If they do not enroll in an FSA, \$610 will still carry over to establish a Medical FSA for their use in the next plan year.
- If they enroll in a CDHP and a Limited Purpose FSA, \$610 of the \$650 will carry over and be added to their Limited Purpose FSA election for the next plan year; the remaining \$40 will be forfeited. If they do not enroll in an FSA, \$610 will still carry over to establish a Limited Purpose FSA for their use in the next plan year.

\$250 CBA funds remaining

- On December 31, George has \$250 left in his Medical FSA (that was established for him by his CBA). If he enrolls in a Medical FSA, the \$250 will carry over and be added to his Medical FSA election for the next plan year. If he does not enroll in an FSA, the \$250 will still carry over to establish a Medical FSA for his use in the next plan year.
- If he enrolls in a CDHP and a Limited Purpose FSA, the \$250 will carry over and be added to his Limited Purpose FSA election for the next plan year. If he does not enroll in an FSA, the \$250 will still carry over to establish a Limited Purpose FSA for his use in the next plan year.

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 funds for unexpected costs



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



**\$800+ AVERAGE
ANNUAL SAVINGS**



**EMERGENCY
FUNDS**



DON'T WAIT



Bottom line

If you plan on spending even a dollar out-of-pocket for health care or daycare expenses next year, a tax-advantaged account will save you money!

Enroll now!

Midyear Enrollment

If you are eligible to enroll in the Medical FSA, Limited Purpose FSA, or DCAP midyear:

1. Visit the participant portal at pebb.naviabenefits.com
(Exception: UW and WSU employees must use Workday.)
2. Click the forms link at the top of the screen and choose the *PEBB midyear enrollment form*.
3. Submit the form to your payroll or benefits office by the required deadline.

We've got you covered!



Our dedicated customer service representatives are available to help you Monday through Friday between 5 a.m. and 5 p.m. PST.

(425) 452-3500 or
(800) 669-3539

CustomerService@naviabenefits.com