

Employer: After reviewing the form, fax to 425-233-6366, email to election@naviabenefits.com, or mail to Navia Benefit Solutions, PO Box 53250, Bellevue, WA 98015. For assistance, call 1-800-669-3539.

WA State SEBB

Midyear Enrollment Form for Medical Flexible Spending Arrangement (FSA), Limited Purpose FSA, & Dependent Care Assistance Program (DCAP)



Complete this form to enroll in a Medical FSA, Limited Purpose FSA, or DCAP during a plan year. You must return this form to your payroll or benefits office **no later than 31 days** after the date you become eligible for these SEBB benefits. **Important:** You cannot enroll in both a Medical FSA and UMP High Deductible in the same plan year. You cannot enroll in both the Medical FSA and the Limited Purpose FSA in the same plan year.

Section I – Employee Information

Name (Last, First, MI):		SSN (Employee ID if higher education):	
Street Address:		City:	State: ZIP/Postal Code:
Daytime Phone:	Home Phone:	School District, ESD, or Charter School Name:	
Date of Birth:	Email Address:	Enrollment Status: <input type="checkbox"/> New Hire; Benefit Effective Date: _____	

Section II – Elections

Check YES for the benefits you want to enroll in and enter the total election amount for the year. You can enroll in both the DCAP and either the Medical FSA or Limited Purpose FSA. You cannot enroll in the Medical FSA and the Limited Purpose FSA in the same year.

Benefit		2022 Election Amount	
Medical FSA Minimum of \$120, maximum of \$2,750 per plan year.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Total annual election amount \$ _____	Number of paychecks per year <input type="checkbox"/> 12 <input type="checkbox"/> 24
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Total annual election amount \$ _____	Number of paychecks per year <input type="checkbox"/> 12 <input type="checkbox"/> 24
Debit Card Pays for expenses with funds from your Medical FSA, Limited Purpose FSA, or DCAP. There is no cost to receive the debit cards. If you already have one, the current card will be reloaded with your new election.	<input type="checkbox"/> Yes <input type="checkbox"/> No	You must provide a valid email address in Section I to receive the debit card.	
	<input type="checkbox"/> YES, send a card for my eligible spouse or dependent.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent _____ Last Name, First Name	
Dependent Care Assistance Program Minimum of \$120, maximum of \$5,000 per year/\$2,500 if married and filing separately.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Total annual election amount \$ _____	
Direct Deposit Reimbursements are electronically deposited into your bank account. If you leave this section blank, we will mail your reimbursements to you.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Name of bank: _____	
		<input type="checkbox"/> Checking <input type="checkbox"/> Savings	Routing # _____ Account # _____

This form will remain in effect and cannot be revoked or changed during the year unless the revocation and new elections are consistent with federal regulations and School Employees Benefits Board (SEBB) Program rules. I understand that I will receive reimbursements only for qualifying expenses. By signing below, I acknowledge that I understand the benefits, I have read both sides of this enrollment form, and agree to the terms of use on the reverse page. I authorize and direct my employer to reduce my salary by the amount necessary to pay for the benefits and for the plan year indicated above.

Section III – Signature

Submit your form to your payroll or benefits office **no later than 31 days** after you first become eligible for these SEBB benefits.

Employee Signature: _____ Date: _____

Employer Signature: _____ Date: _____

Please see the next page for important information about the above benefits.

Terms of Use

- **Medical Flexible Spending Arrangement (FSA):**
 - Reimbursement will be approved only for qualifying medical care expenses as allowed by the Internal Revenue Service (IRS). It is your responsibility to check the eligibility of an expense.
- **Limited Purpose FSA:**
 - Reimbursement will be approved only for qualifying dental and vision expenses as allowed by the Internal Revenue Service (IRS). It is your responsibility to check the eligibility of an expense.
- **Dependent Care Assistance Program (DCAP):**
 - Reimbursement will be available only for qualifying day care expenses as allowed by the IRS.
 - If the plan year is less than 12 months, the plan limit may be prorated to less than the calendar year limit.

Carryover and the claim submission deadline

- All Medical FSA, Limited Purpose FSA, and DCAP services must be incurred by December 31, 2022.
- All claims (Medical FSA, Limited Purpose FSA, and DCAP) must be submitted to Navia Benefit Solutions by March 31, 2023.
- After March 31, 2023, unused DCAP balances will be forfeited. This is called the use-it or lose-it rule. Unused Medical FSA and Limited Purpose FSA balances up to \$550 will be rolled over to the next plan year. Any funds above \$550 will be forfeited. To receive carryover, you must enroll in the next plan year or have at least \$120 left in your account.

Lost Checks and Reissues

- Lost or expired Medical FSA, Limited Purpose FSA, and DCAP checks can be reissued 10 business days after the original check date. A check reissue requires at least one business day to process.
- Any fees associated with presenting a canceled check will be deducted from your account as well as the face value of the check.

Direct Deposit

- Deposits by electronic funds transfer may take a few days to appear in the designated account.
- Navia Benefit Solutions will deduct a \$10 fee from your Medical FSA, Limited Purpose FSA, or DCAP balance for returned items due to incorrect banking information.

Deductions

- Medical FSA, Limited Purpose FSA, or DCAP deductions will be taken from your paycheck evenly throughout the plan year.
- Deductions will start no earlier than the first paycheck of the month after your employer's personnel, payroll, or benefits office receives this form.

Change in Status

- The amount you set as your annual election (total contribution amount for the plan year) cannot be changed for the entire plan year unless qualifying event creates a special open enrollment, or you take advantage of the flexibilities offered because of the COVID-19 pandemic. See the enrollment guide for the Medical FSA, Limited Purpose FSA, or DCAP for a list of qualifying events.
- If you have a change in status and want to change your election(s), the change must be consistent with the qualifying event. The change also must be allowable under IRS regulations. See the Medical FSA, Limited Purpose FSA, or DCAP for details.

Transfers between SEBB school districts, educational service districts, and charter schools

- If you enroll in the Medical FSA, Limited Purpose FSA, or DCAP and later change jobs and move to another Washington school district, educational service district, or charter school that offers SEBB benefits, your enrollment will continue as long as:
 - Your new position is benefits-eligible for participation in the SEBB Program Medical FSA, Limited Purpose FSA, or DCAP; and
 - You notify your new payroll or benefits office and Navia Benefit Solutions of your transfer (for transferred employees) no later than 31 days after your first day of work at the new district or charter school; and
 - There is no more than a 30-day lapse in employment or reemployment within the same plan year. If you have more than a 30-day break in SEBB benefits coverage, you cannot enroll or reenroll in a Medical FSA, Limited Purpose FSA, or DCAP during the same plan year.

Ineligible Debit Card Expenses

- If you use the card for an ineligible expense, the card will be suspended to prevent further use. You may still submit claims online, or by mobile app, email, fax, or mail.
- To correct the reimbursement of an ineligible debit card charge, you must either repay the balance for the ineligible expense to Navia Benefit Solutions or request the substitution or offset of future claims to repay the balance.
- Navia Benefit Solutions will reactivate the card once you reimburse the account for the ineligible expense.

Lost or Stolen Debit Card/Additional Debit Card Request

- You may request a debit card when you enroll in a Medical FSA, Limited Purpose FSA, or DCAP. You may also request a second card for your spouse or eligible dependent at no cost.
- If your card is lost or stolen throughout the plan year, you can request a replacement card at no additional cost.

Electronic Disclosure Notice

- By providing your email address, you consent to receive email communications from Navia Benefit Solutions, agents, and subcontractors about your account.
- If you no longer wish to receive information electronically, you may withdraw consent at any time at no cost. To withdraw consent, please contact Navia Benefit Solutions at 1-800-669-3539.
- You have the right to receive a paper version of an electronic document at no cost.
- To access electronic documents, you must have Adobe Reader installed on your computer. Navia Benefit Solutions will include a link to download this free software with electronic documents sent to you.