

## The Navia Benefits Debit MasterCard – Employee Overview

You may request a debit card on your enrollment form or online to use for eligible Flexible Spending Arrangement (FSA), Limited Purpose FSA, or Dependent Care Assistance Program (DCAP) expenses. If you do not currently have a debit card, we will send one under the name of the employee participating in the plan, upon request. The debit card will arrive within two weeks after your enrollment has been processed. You may also request an additional debit card on your enrollment form for a spouse and/or dependent at no cost or contact us to request one.

If you do not elect a debit card at the time of enrollment, you may request one at any time during the plan year for no additional cost either online at [sebb.naviabenefits.com](http://sebb.naviabenefits.com) or using the *Navia Benefits Card/Direct Deposit Authorization Form*. Unlike other debit cards, you do not need a personal identification number (PIN) to make purchases. However, you may contact us to request a PIN.

### Your debit card provides several benefits.

- ✓ Your expenses are paid directly from your FSA, Limited Purpose FSA, or DCAP to the provider. When using your debit card, you will no longer have to pay for items or services 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 (prove eligibility of) 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](http://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 FSA.
- ✓ If you enroll in an FSA **and** the DCAP, your funds for both benefits will be loaded onto one single card. You will not receive two separate cards.

### Using your card is simple.

1. Use the debit card at your provider, just like you would any other credit card. *Do not use it as a debit card if you have not requested a PIN.* (If prompted, choose “credit” to complete your purchase.) 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**. The credit card slip alone does not contain enough information.
  - Once a month, you may receive an email (if you sign up to receive them) directing you to your online account on the Navia Benefit Solutions website at [sebb.naviabenefits.com](http://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 Navia Benefits Debit MasterCard during a given month, or if all 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 or have not yet posted online.
  - You can see a complete list of transactions through your online account at any time at [sebb.naviabenefits.com](http://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 FSA, Limited Purpose FSA, and DCAP enrollment guide for details.

### Remember:

- ✓ If you do not request the debit card feature when enrolling again for another plan year, your current debit card will only be valid through December 31.
- ✓ Save all your documentation. You may be required to substantiate your transactions to Navia Benefit Solutions or in case of an audit by the IRS.