

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 for a spouse and/or dependent at no cost.

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 or by contacting Navia customer service (800-669-3539 or customerservice@naviabenefits.com). 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 for added security.

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.
- ✓ You will receive a monthly statement only if you used your card to purchase items that require proof of the eligible expense. You will not receive a statement showing charges that were approved without substantiation (proof of eligibility). Due to IRS guidelines, we recommend that you **keep all your supporting documents, such as bills, statements, invoices, and receipts, even after successful debit transactions**. Navia Benefit Solutions may need to request copies of these documents to substantiate eligible expenses.
- ✓ Navia Benefit Solutions will automatically substantiate 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 and select the *IIAS Merchant List* to see a list of participating retailers.
- ✓ You will not receive a new debit card each year. Navia debit cards are valid for three years and then Navia will automatically send you a new debit card. Your debit card can be reloaded with the annual election amount you choose each year you enroll in an FSA or DCAP. Simply select the debit card feature when you enroll.
- ✓ If you enroll in an FSA **and** the DCAP, you can use your debit card to pay for expenses from both accounts. You will not receive a separate card for each account.

Using your card is simple.

1. When you use the debit card, choose credit to complete your purchase unless you have requested a PIN. Save a copy of all supporting documents such as 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 either an email (if you sign up to receive them) or a letter in the mail directing you to your online account at 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 as “Outstanding Swipes”, under the MyNavia Card section on the home page of your online account, require substantiation. The remaining charges either have been approved without substantiation 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.
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, or DCAP enrollment guide for details.

Remember:

- ✓ If you do not request the debit card feature when reenrolling for another plan year, your current debit card will only be valid through December 31 of the current year.
- ✓ Save all the documentation of your purchases using your debit card, such as bills, statements, invoices, and receipts. You may be required to substantiate your transactions to Navia Benefit Solutions or in case of an audit by the IRS.