

SF Health clinic rolls out FSAs to attract, retain quality staff

Westside Community Services braces for post-pandemic impact on mental health in Bay Area

navia | Case Study

Employer

Westside Community Services

Sector: Healthcare

Location: San Francisco, CA

No. of employees: 128

Benefit services:

Healthcare FSA, Day Care

FSA, GoNavia Commuter

Challenge: Offer benefits that attract, keep healthcare workers

Westside Community Services is one of the oldest community-based mental health agencies in the country. For 50 years, the agency has served a diverse group of clients in the San Francisco area who face emotional crises, overwhelming life circumstances, and debilitating mental health challenges.

Westside's challenge is to provide a robust set of benefits to attract and retain a variety of top-notch social workers, doctors, and other employees—without adversely impacting the Human Resources and benefits staff.

With the incidence of mental health crises soaring and an industry traditionally short-staffed, Westside chooses to offer benefits that do not take much time for internal staff to manage.



Solution: Navia-administered Flexible Spending Accounts (FSAs) and GoNavia commuter benefit

37

10-37% of Federal Income
Tax Eliminated

7.7

7.65% of Social Security
and Medicare Tax Avoided

40

25-40% Savings on Medical,
Dental, Vision Costs

14

\$1,400 Average Annual
Contributions to FSA

Westside found an attractive benefit solution with Flexible Spending Accounts (FSA) administered by Navia Benefit Solutions. With an FSA, employees eliminate taxes on money that they spend for out-of-pocket family medical, dental and vision costs, day care costs, and commuting expenses—a savings of 25-40%.

Employers who offer an FSA also avoid Social Security and Medicare taxes on money that's contributed into FSA plans. This allows Westside to sponsor these programs while also saving money.

Westside's Director of Human Resources, Darlene Bornacelli, touts the money savings benefits of FSAs but also emphasizes the positive health aspects.

"Everyone in the mental health industry is

working short-staffed and Flexible Spending Accounts are a great way for employees to provide self-care. We have clients who sometimes aren't so easy to deal with and just having the ability to use FSA funds for employee health care is great," she says.

"Prefunding of the Healthcare FSA helps because an employee's money is available at the start of the plan year for those braces or designer eyewear!

When I first started with Westside and was introduced to Navia, I was a little unsure of how everything worked," Darlene continues.

"The Navia representative was amazing. She literally took me step-by-step and showed me how to do things. She provided relevant information and she helped me put emails together. She keeps me well-informed when IRS limits change or there are compliance updates."



Darlene Bornacelli

*Director of
Human Resources*

Results: Ease of use, simple processes, and extensive support empower staff efficiency

Navia's administration of FSAs helps us in two ways, Darlene notes. "First, Westside human resources staff saves time by being more efficient and that's largely because of Navia's support, technology, and streamlined processes.

Second, participants are empowered to easily manage their accounts using Navia's advanced MyNavia smartphone app, extensive resources, knowledge base, and comprehensive customer support. It maximizes our employees' valuable time and energy."

Darlene credits Navia for keeping the process simple. "The Navia website is easy to negotiate for my staff and the participants. Navia saves us time by being super responsive to requests and inquiries."

Navia technology speeds the handling of claims and makes it easy to participate, she points out.

"The occurrence of mental health issues in the San Francisco area is unfortunately going to

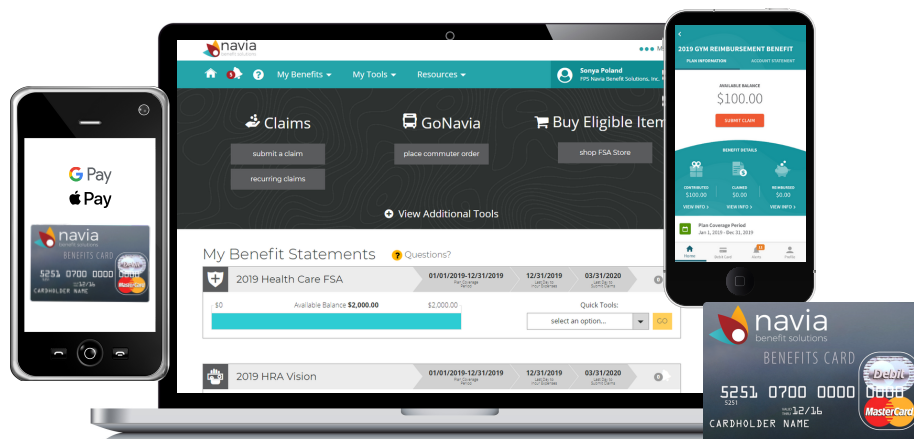
continue to rise and I'm glad we can hire the right staff and to educate our staff so that they can focus on making the community well.

Navia's laser-like concentration on ease-of-use, education, and efficiencies lets us dedicate our time to the important needs of our client base."

She summarizes: "even though everything else at the job might be chaos, employees are reassured and have more stability when their benefits package is aligned with their needs.

Navia has allowed us to offer a tremendous benefit that helps with recruitment and retention and does this with the most efficient and effective use of employee time."

Navia technology makes accessing benefits easy!



Ready to boost your benefits experience?

Request a quote from Navia anytime and we will respond promptly with the help you need! **[Request a Quote here.](#)**

