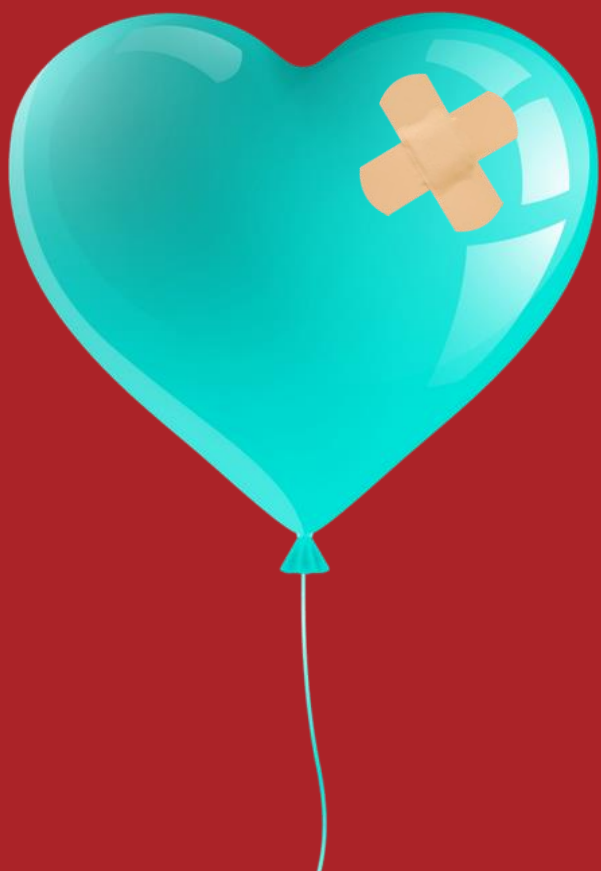




Healthcare **FSA**

Save over \$900 a year
on health expenses



Healthcare Flexible Spending Account (FSA)

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



Healthcare Flexible Spending Account (FSA)



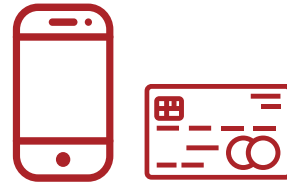
FAMILY

COVERS YOUR
WHOLE FAMILY



38K

DIFFERENT WAYS TO
USE YOUR FUNDS



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$3300

MAXIMUM
CONTRIBUTION

An FSA helps you pay for things you already buy



Over-the-counter (OTC) Medications

On average, U.S. households spend \$338/year on OTC products like Tylenol®, Zyrtec®, and cold medicine. With an FSA, you save \$100 each year on those purchases.

Feminine Care Products

The average woman spends \$300/year on feminine care products. With an FSA, you would save \$90 each year.

Personal Protective Equipment (PPE)

Masks, hand sanitizer and sanitizing wipes that are purchased to prevent the spread of COVID-19 are now eligible expenses.

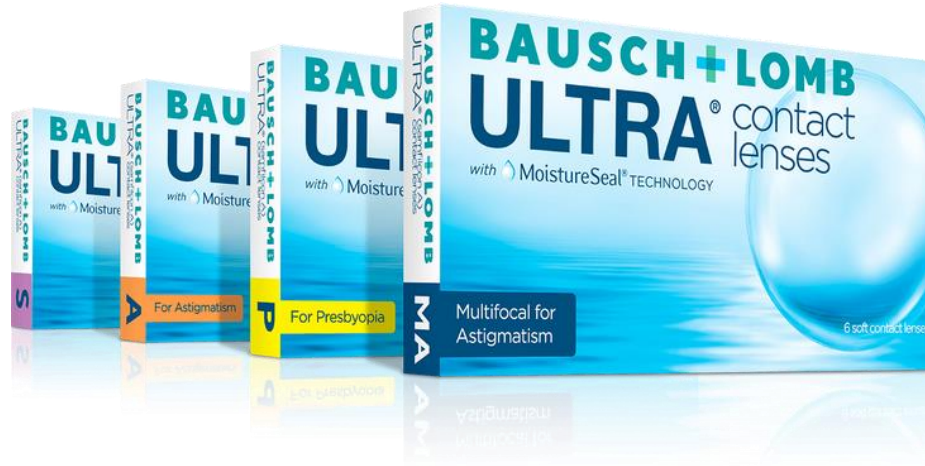
Pay 30% less on medical expenses



Tina typically spends \$1,000 yearly on glasses and contact lenses. But this year she signed up for a Healthcare FSA and was able to purchase them tax-free which saved her \$300

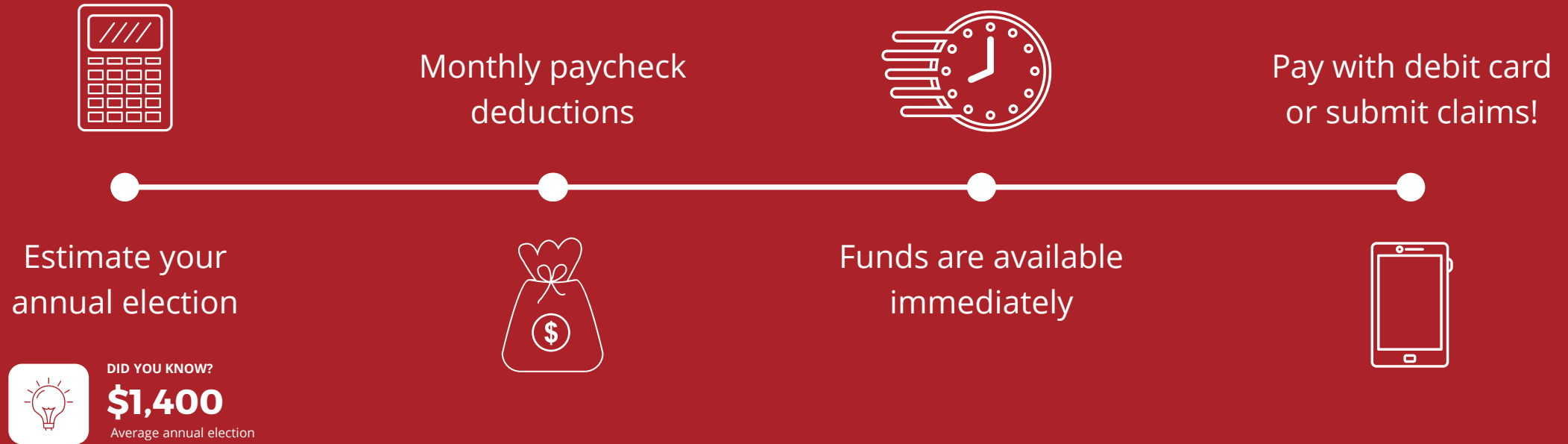
It's like free money!

Pay 30% less on medical expenses



Best of all, she can buy all her contacts at once!

How does it work?



38,000 ways to spend your FSA!



Over-the-counter drugs
Feminine care products
Home COVID-19 tests
Personal protective equipment (PPE)
Prescriptions
Copays & Coinsurance
Deductibles
Office Visits
Dental work
Orthodontia
Glasses & Contacts
Chiropractic
Massage
Acupuncture

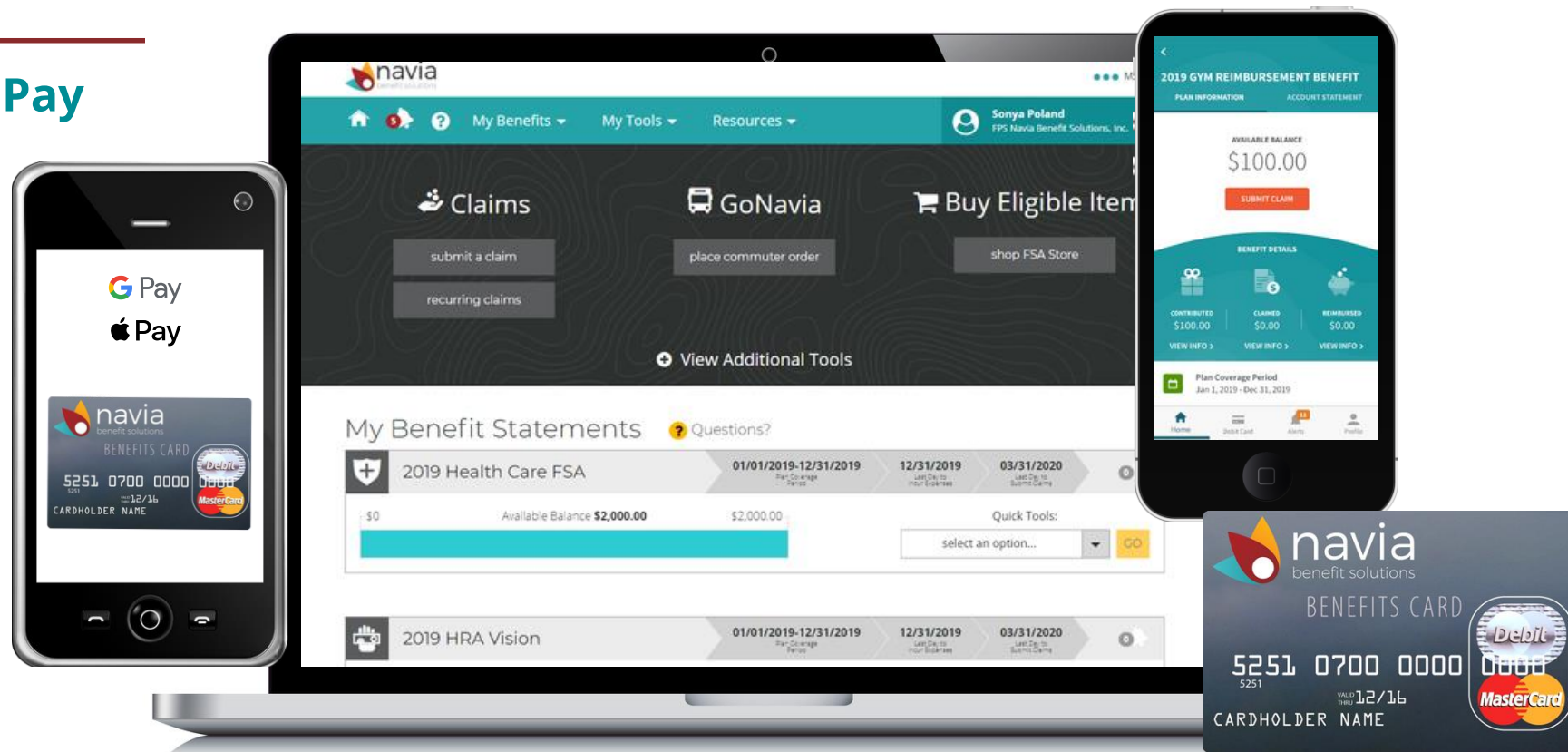
Capital improvements to your home, such as ramps, railings and support bars
Mileage for travel to and from health appointments
Night guards
Bandages and other medical supplies
Birth control
Breast pumps
Sunscreen
Vaccinations and immunizations
Stop-smoking programs

Psychologists and therapy
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
Prescription sunglasses
Prosthesis



Accessing your benefits couldn't be easier!

Navia Mobile Pay



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 emergency funds for unexpected costs



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



**\$900+ AVERAGE
ANNUAL SAVINGS**

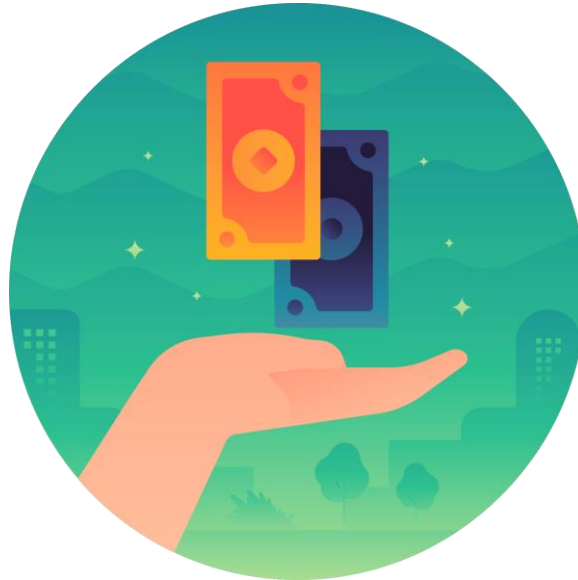


**EMERGENCY
FUNDS**



DON'T WAIT

How long do I have to file a claim?



Run-out periods vary by employer and typically last 60 to 90 days after the end of the plan year

Some plans let
you carryover
funds to the
next year



Carryover

*Check your employer's plan design to see if the Carryover
feature is part of your plan.*

2.5
MONTHS



Some plans
give you extra
time to incur
expenses

Grace Period

*Check your employer's plan design to see if the Grace Period
feature is part of your plan.*

We've got you covered!



U.S.

100% US-based, live
customer support with
offices in every time zone

45 sec

If you have a question, you
wait less than a minute to
talk with a live Navia expert

2 days

Claims are turned around
within 2 days to ensure
you are reimbursed fast



Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

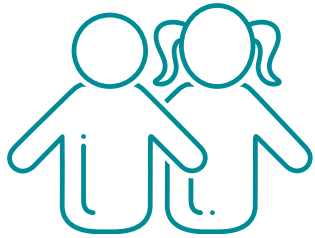
Enroll now!

Day Care FSA

Save up to \$1,500 a year
on day care expenses



Day Care Flexible Spending Account (FSA)



CARE

CHILDREN AND
ELDERS COVERED



PAY

USE FUNDS TO
PAY FAMILY



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$5000

MAXIMUM
CONTRIBUTION

Day Care FSA works like a bank account and saves you money



A Day Care FSA helps you pay for day care expenses that you already pay for out-of-pocket! This account works like a bank account, meaning you cannot be reimbursed for more than what is in your account at any given time.

Ways to spend your Day Care FSA!



Child care
Nanny or Au pair
Before and after school care
Day camps
Preschool
Elder care



Debit card and family care!



**Easy debit card
payments**



**Pay a family member
for day care**

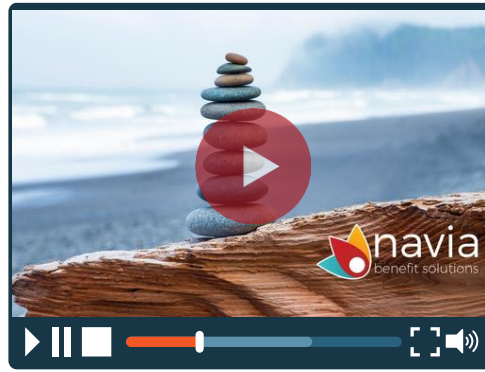


Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

Enroll now!

Education Resources



<https://www.naviabenefits.com/benefit-education-resources>