



Benefits Office

Flexible Spending Account (FSA) Open Enrollment

November 1 – November 30, 2022, for changes effective January 1, 2023.

It's that time of the year again to enroll/re-enroll in a Flexible Spending Account (Health Care, Day Care &/or Commuter) for 2023. Peralta CCD contracted the services of **Navia Benefits Solutions** for your Flexible Spending Accounts (FSA).

For 2023*, the maximum amount that you can contribute are:

- \$3,050 for healthcare/medical FSA
- \$5,000 (per household) for dependent care FSA
- \$300 each for commuter benefits (transit and parking)

Note: Part-time & hourly faculty open enrollment for this benefit will be during the Spring 2023 open enrollment period for eligible employees.

What is a Flexible Spending Account (FSA)?

An FSA is a personal expense account that works with your District health plans, allowing you to set aside a portion of your salary pre-tax to pay for qualified medical and dependent care expenses. The dollars you set aside can pay for eligible expenses for you and eligible dependents.

HOW DOES IT WORK?

- **Estimate your annual election** – During your online enrollment, use the FSA calculator to estimate your expenses for the plan year and come up with how much your annual election should be.
- **Deductions will be taken out of your paycheck** - Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year.
 - **Healthcare FSA:** You cannot change your annual election amount after the plan start unless you have a qualified change in status.
 - **Dependent Care FSA:** You can change your elections if you have a qualified change in status, there is a significant cost change or a change in coverage.

- **Commuter Benefit – For the Commuter Benefits Accounts, the participants may change their deduction amount as often as monthly.** Change forms must be submitted to the Benefits Office on or before the 10th calendar day of the month, and will be effective the 1st of the following month.
- ▷ **Access your funds –** you can use your Navia Benefit Card to pay for your qualified expenses. You can see a more comprehensive list on our website at:
<https://www.naviabenefits.com/participants/resources/expenses/?benefit=health-care-fsa>.

How to Enroll

Enrollments are done online by visiting <http://www.naviabenefits.com>. Refer to the attached Online Enrollment Instructions for step-by-step instructions on how to complete your enrollments for 2023.

For Assistance

For assistance with your Flexible Spending Account questions and Online Enrollment, please contact the Navia FSA Participants' toll-free number at 1-800-669-3539, or email customerservice@naviabenefits.com. For employee eligibility and plan questions, please contact the District, Benefits office at 510-466-7229 or email benefits@peralta.edu

Online Enrollment Instructions



Enrollment for your Flexible Spending Arrangement benefits will be available online through Navia Benefit Solutions from **November 1, 2022 – November 30, 2022.**

Step 1: Visit www.NaviaBenefits.com, and click the login or register link located in the top right corner of the page.

If you are not already registered for online account access you will need to complete registration prior to making an election. Go to **Step 2.**

If you are registered for online account access, go to **Step 3.**

Step 2: Register your account. After selecting the link to register on the homepage, click section that says, "I'm a participant" to proceed to the registration form. You will need the following information to register your account:

- **Employer Code: YGT**
- **First initial and last name**
- **Date of Birth**
- **Email Address**

Enter the username that you would like to use, complete the security questions, and click register. Shortly after registering for online access you will receive an e-mail containing a link allowing access to the participant portal. Click the link to access the portal and establish your account password. Please be aware that this link will expire in 8 hours. If you need to have a link resent, you will need to complete the registration form again.

Step 3: Once you're logged in to the Participant Home page, scroll down to the 'My Tools' section and select the 'Online Enrollment' icon. On the following page select 'enroll online now!'.

Step 4: Select the checkbox for each benefit you would like to enroll in and enter the total amount you'd like to elect for the plan year. Once your elections are set, please read Navia's Terms and Conditions and check the box to agree. Click 'submit online enrollment!' to complete the online enrollment process.

Step 5: Once the submission is successful you will be taken to a confirmation page summarizing your elections for the upcoming plan year. You will also receive an email confirmation summarizing your benefits.

You're done!

If you need to edit or delete your election(s), select the "**Edit My Elections**" link to update your FSA elections(s). You will only be able to edit or delete your election(s) during the above open enrollment period.

**Contact Navia Benefit Solutions
Monday – Friday 5am to 5pm (PST)**

Call: (425)452-3500 or (800)669-3539

Email: customerservice@naviabenefits.com



Flexible Spending Arrangements (FSAs) help you save money on health and day care expenses and allow you to spend it on the things you care about. FSAs will have the whole family cheering!

Taxes 101

The federal government takes about 30% of each dollar you earn in FICA and federal income taxes, and you take home the remaining 70% to use for your living expenses. When you use an FSA, you set aside money before it is taxed, so you spend the entire 100% of your earned income on your day care expenses.

How much could you save?

Let's look at an example: Employees A and B both earn \$55,000 per year. They each have \$2,000 in out of pocket day care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves \$600 per year by contributing to an FSA!

Employee A	
Annual gross income	\$55,000
Estimated taxes (30%)	-\$16,500
Annual net income	\$38,500
Out-of-pocket care expenses	-\$2,000
Actual take home pay	\$36,500
Employee B	
Annual gross income	\$55,000
Out-of-pocket care expenses	-\$2,000
Adjusted gross income	\$53,000
Estimated taxes (30%)	-\$15,900
Actual take home pay	\$37,100

How does it work?

- During your open enrollment estimate your expenses for the plan year and enroll in the plan.
- Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year.
- You cannot change your annual election amount after the plan start unless you have a qualified change in status. For example, birth, death, marriage or divorce.
- Check out your Navigate My Benefits and Pre-Tax Solutions pages for more details on how your plan works.

Visit or contact us:

www.naviabenefits.com
 customerservice@naviabenefits.com
 (800) 669-3539 | (425) 452-3500

Spend less on health and day care expenses and more on the things you love. Enroll now!

How do I access my benefits?

Accessing your benefits couldn't be easier, just swipe your Navia Benefit Card to pay for eligible health care and daycare expenses. Funds come directly out of your FSA and are paid to the provider. Some swipes require us to verify the expense, so hang on to your receipts! If we need to see it, we will send you an email or notification via our smartphone app.

You can also submit claims online, through our smartphone app for Android and iPhone, email, fax or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule. Be sure to include documentation that clearly shows the date, type and cost of the service.

Submitting claims is easier than ever using FlexConnect

The FlexConnect feature connects your FSA to your insurance plans and seamlessly creates a claim with proper documentation direct from your insurance carrier! All you have to do is click "reimburse me" and the claim is expedited for payment. Sign up for FlexConnect today!

Get more with the MyNavia mobile app

The MyNavia app is free to download on both iPhone and Android. You can manage your benefits and view important details right from the convenience of your phone.



Benefits made so simple...
anyone can do it!



Show me my pre-tax solutions:

Health Care FSA

The Health Care FSA (HCFSA) allows you to pay for out-of-pocket medical expenses with tax-free dollars. Think of the HCFSA as a tool to pay for all your regular medical expenses throughout the plan year.

- Expenses for you, your spouse and tax-dependents are eligible for reimbursement, regardless of if they are covered on your medical plan.
- The Health Care FSA is a pre-funded benefit. This means you have access to your full annual election amount at any time during the plan year.
- Estimating future expenses is an important step as you prepare to enroll in an FSA. The more accurate you are in estimating your expenses the better the plan will work for you!

Common Eligible Expenses

- Prescription drugs
- Over-the-counter medicines
- Menstrual care products
- Copays and coinsurance
- Deductibles
- Office visits
- Dental work
- Orthodontia
- Glasses
- Contacts
- Chiropractic
- Massage

Expenses that are cosmetic in nature are not eligible. Click [here](#) for a full eligibility list.

Day Care FSA

Child care can be one of the single largest expenses for a family with children. A Day Care FSA (DCFSA) can be used to pay for your qualified day care expenses with pre-tax dollars which can save you up to \$1,700 per year!!

- The DCFSA limit is set by the IRS and is a calendar year limit of \$5,000 per household, \$2,500 if married and filing separately. If your plan year is not on a calendar year, take extra care in calculating your annual election.
- Expenses can be for your dependent children 12 and under, and in some cases elder care, and must be enabling you to work, actively look for work or be a full-time student.

Common Eligible Expenses

- Child Care
- Preschool
- Before and after school care
- Day Camps

Expenses for school tuition and overnight camps are not eligible

Election and Claim Filing Period

Open Enrollment period is a great time to look at your benefits and estimate your out-of-pocket expenses. Be sure to only elect an amount that you know you will use during your plan year. At the end of the plan year you will have a claim filing period to turn in any leftover claims for your benefits. Money left in the plan after the end of the claim filing period and 2 ½ month Grace period is subject to the Use-or-Lose rule and cannot be refunded to you.

Grace Period

Your plan also has a special 2 ½ month Grace Period after the end of the plan year. This feature gives you an additional 2 ½ months to incur expenses against your Health Care and Day Care arrangements. All expenses incurred during the grace period will automatically deduct out of the prior year's arrangement, and any remaining balance will then be applied to the current plan year.

Navia Benefits Card

Rather than filing a claim and waiting for reimbursement, you can use the debit card to pay your provider directly for qualified health care and daycare expenses. The card is accepted at participating merchants using the Inventory Information Approval System (IIAS) and at medical care merchants using the Master-Card® system. Be sure to hang on to your receipts in case we need to see them to verify the expense eligibility. If we need to see a receipt, you will notice an alert on your mobile app and we will send you an email reminder.

Accessing Your Benefits

Navia wants to make accessing your benefits as simple and efficient as possible.

- Online Account Access: Order additional debit cards, update bank and address information and see up to date details of your benefits.
- Online Claims Submission: Upload your documentation, complete the online wizard, and voila! a reimbursement will be on its way within a few days!
- Mobile App: MyNavia allows you to simply snap a photo and submit for reimbursement direct from your mobile device.
- Flexconnect: Sync your various medical, dental and vision benefits with your FSA plan for a quick and easy reimbursement. No need to submit documentation, we'll get it from the insurance carrier!



Day Care FSA Debit Card

New feature and ease of access



DCFSA funds are now available on the Navia Benefits Card! Swipe your card instead of requesting for reimbursements!

How to use your Navia Benefits debit card:

- ✓ Check your DCFSA balance on your [portal](#) or mobile app
- ✓ Swipe your card for no more than your balance at your daycare provider. Remaining balance can be paid using a different personal account.

Don't have a Navia Benefits debit card?

Log in to your [participant portal](#) or mobile app to "request a card".

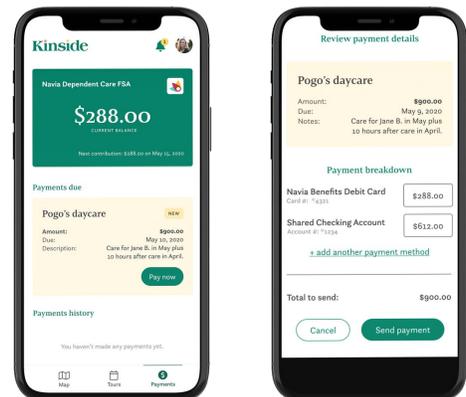


Pair with Kinside

Use your debit card with your Kinside account!

How to use your Navia debit card with Kinside:

- ✓ Create an account with Kinside (if you are not a user)
- ✓ Add your Navia Benefits card to your Kinside account
- ✓ Check your DCFSA balance on your [portal](#) or mobile app
- ✓ Make a payment by entering the amount you want to charge your Navia debit card.



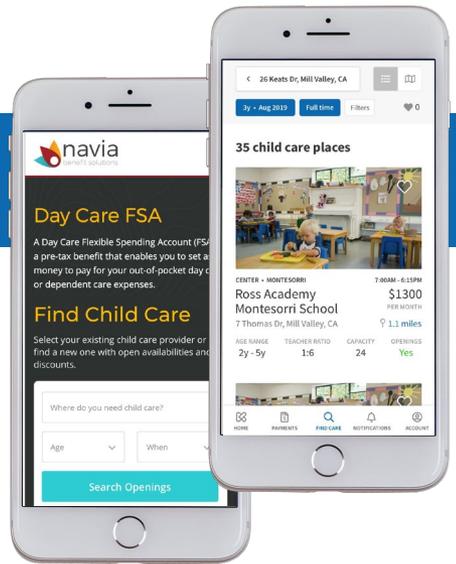
Things to remember when using your debit card

- You cannot make a swipe for an amount more than your available DCFSA fund balance.
- Always check your DCFSA balance before making a payment.
- The Navia Benefit card may be declined at some daycare providers because they are not an approved vendor.

For more information, please visit our [FAQs](#).

Your Child Care Benefit

Save an additional 20 percent on child care when you use Kinside to find openings and discounts at daycares and preschools near you.



Kinside's network provides up-to-date availability, transparent rates and discounts at top rated daycares and preschools

Kinside x Navia Integration

Navia and Kinside have partnered to provide all enrolled employees with a resource for finding affordable child care. Kinside is free for all Navia members and can be accessed both through your Navia account and on Kinside at www.kinside.com/navia — both using your Navia login.

Features



National Database

Kinside's national database can be searched by program type, availability, area code and more.



Savings

Savings can include discounts of 5-20% on tuition, and waived application fees at thousands of centers across the U.S.



Safety & Quality

Access to full licensing and inspection reports for every daycare and preschool for maximum transparency.



Online Tuition Payments

Easy payment portal enables you to pay the entirety of tuition online.

How it Works

- ✓ Employees can login to Kinside with their Navia credentials
- ✓ Search the database for child care providers
- ✓ Filter by criteria like current openings, location, price, education philosophy and more

Commuter Benefit Enrollment Guide

Use pre-tax dollars for work-related mass transit and/or parking expenses and save money on your transportation costs!

OVERVIEW

A commuter reimbursement plan enables you to set aside money on a pre-tax basis to pay for your work-related transportation expenses (e.g. bus vouchers and passes, ferry passes, vanpool, commuter rail) and/or work-related parking expenses.

TAXES 101

Before we go into the details of how the benefit works, here's a quick introduction to how taxes work. The federal government takes about 30% of each dollar that you earn in FICA and federal income tax, and you take home the remaining 70% to use for your living expenses. With a transportation reimbursement benefit, you can set aside money from your paycheck to pay for eligible expenses, before the federal government takes their 30%. Let's look at an example of how you save:

Employees A and B both earn \$35,000 per year after exemptions and standard deductions. They both also pay \$2,400 per year for transit expenses.

Employee A <i>Without Commuter Plan</i>	Employee B <i>With Commuter Plan</i>
\$35,000.00 Gross Pay	\$35,000.00 Gross Pay
<u>-\$7,092.50</u> Taxes	<u>-\$2,400.00</u> Transit Costs
\$27,908.00	\$32,600.00
<u>-\$2,400.00</u> Transit Costs	<u>-\$6,548.90</u> Taxes
\$25,508.00 Net Pay	\$26,051.10 Net Pay
\$2,125.66 Monthly Pay	\$2,170.93 Monthly Pay

Employee B saves \$45.27 per month using an FSA — that's over \$543.24 per year in savings!

The federal income tax rates change on a yearly basis. In addition to federal income tax, you may also have a state income tax. FSA deductions are exempt from FICA, and federal income tax. Although each state differs, deductions are typically exempt from most state and local taxes as well.

SIMPLE FUND ACCESS

Use your Navia debit card to pay for expenses and have the amount automatically deducted from your commuter benefit account. We make claim submission easy through our mobile app and online portal.

Still have questions on how the Commuter Benefit works?

Visit Us Online
www.naviabenefits.com

Call Us
(800) 669-3539
Monday – Friday (5AM – 5PM PST)

Email Us
customerservice@naviabenefits.com