Healthcare Flexible Spending Account (FSA)

A Healthcare FSA is a personal expense account that works with your employer's health plan, allowing you to set aside a portion of your salary pre-tax to pay for qualified medical expenses.

Many ways to use your dollars

Use it for eligible medical, dental, vision, feminine products, over-the-counter and prescription drugs. In fact, there are more than 38,000 ways you can use your FSA funds.

Family coverage

It covers you, your spouse, and eligible dependents!

Easy to use

Pay using your Navia debit card or by submitting a claim online or on the Navia mobile app.

Annual contribution

The funds in the account are available immediately for eligible expenses during the plan year. Unused funds may be carried over to the following plan year, subject to plan rules.

FAMILY

COVERS YOUR WHOLE FAMILY

38K

DIFFERENT WAYS TO USE YOUR FUNDS

EASY

MULTIPLE WAYS TO SUBMIT CLAIMS

LIST OF FSA ELIGIBLE EXPENSES

navia
benefit solutions

An FSA helps you pay for things you already buy

An FSA helps you pay for things you likely already pay for, but now you get to do it tax free.

There are thousands of eligible expenses for tax-free purchases with your FSA funds, including prescriptions, over-the-counter drugs, feminine products like tampons, doctor’s office copays, health insurance deductibles, and even things like band-aids and first aid kits.

Over-the-counter (OTC) Medications
On average, U.S. households spend $338/year on OTC products like 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

Federal, state, and FICA taxes lower your take-home pay by 30% or more, leaving the remaining 70% 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. This means you save 30% on your out-of-pocket healthcare expenses when you use your FSA. **It's like free money!**

EXAMPLE: Tanner has worn contacts since she was in college and every year it costs her around $1000 to buy her contacts. Most of the time she doesn't have $1000 to spend up front, so she has to buy the contacts in spurts, a couple boxes every month. **With her Healthcare FSA, Tanner purchases her contacts and saves $300 due to her tax-free savings of 30%.** Best of all, she can buy a year's worth of contacts all at once because her FSA funds are available immediately and in full.

navia
benefit solutions

Day Care Flexible Spending Account (FSA)

A Day Care FSA is a pre-tax benefit account that enables you to set aside money to pay for your out-of-pocket daycare or dependent care expenses.

Save on day care expenses you already pay for

This FSA covers child care for dependents age 12 and under and dependents who cannot care for themselves while you're working.

Pay your provider or a family member for child care

With a Day Care FSA, participants can use their account to pay your licensed day care provider for child care services. You can also use your Day Care FSA to pay a family member to watch your child, as long as the family member is not your spouse and age 19 or older.

Easy to use

Pay using your Navia debit card or by submitting a claim online or on the Navia mobile app.

Annual contribution

The funds in the account must be used during the plan year. Much like your banking account, you cannot spend more than what is in your account each month.

SAVE

USE FUNDS TO PAY YOUR PROVIDER OR FAMILY MEMBER

CARE

CHILDREN AND ELDERS COVERED

EASY

MULTIPLE WAYS TO SUBMIT CLAIMS

REST

SAVE FUNDS FOR DAYCARE EXPENSES

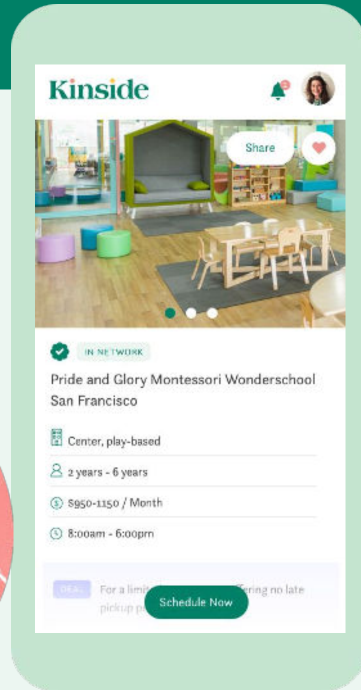
navia
benefit solutions

Kinside For Navia

www.kinside.com/navia

Find & Save on Child Care

We know finding the right child care for your family and your budget can be a struggle. Kinside's nationwide network allows you to browse up-to-date openings at preschools, view detailed license reports, and take advantage of discounts of up to 20% on child care.



Features

1M Spots

Kinside's national network allows you to browse open spots at programs near you and filter based on the criteria that matters to your family.

Online Payments

Pay your provider online using your DCFSA dollar, ACH or a blend of both. No more clunky claims process.

Concierge

A single point of contact to connect you with the right child care for your family, consider concierge your advocate in the journey to the perfect provider.

Pre-negotiated rates

Kinside offers pre-negotiated tuition rates, waived fees, and more at some of the top brands in child care.

Get started

1

Create an account

Visit www.kinside.com/navia to create an account using your company email address.

2

Start your search

Enter your address to view the daycares and preschools closest to you, browse profiles, discounts and more. Chat a concierge for help with the heavy lifting.

3

Tour and Enroll

See somewhere you like? Enjoy one-click touring and save on enrollment at in network providers. See somewhere else you like? Let a concierge assist you with booking and enrollment.