

SIMPLE ACTIONS TO TAKE WITH YOUR BENEFITS DURING COVID-19

Stay healthy and maximize your benefits

TAKE ADVANTAGE OF NEWLY ELIGIBLE OTC HEALTH PRODUCTS



As a part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act passed into federal law on March 27th, 2020, many new health care products are now eligible for purchase with FSA, HSA, or HRA funds.

Feminine/menstrual care products (tampons, pads, liners, cups, sponges, etc.) are now medically eligible products, and over-the-counter drugs (antihistamines, antacids, cold medications, etc.) no longer require a prescription to be purchased with FSA/HRA/HSA dollars.

If you purchased these items after January 1st, 2020 and have kept your receipts, you can file a claim for reimbursement from your spending account. Most stores and online retail outlets will be updating their inventory and point-of-sale systems to reflect these new changes on or before the end of May, 2020, which will allow you to use your Navia Benefits Card to purchase these items on an ongoing basis. Your Navia card may be declined if you attempt to use it to purchase OTC products during the period where retail stores are updating their systems.

ENSURE THAT YOUR DAY CARE FSA MEETS YOUR CURRENT NEEDS

Many Americans have children at home or in alternative care arrangements because of school or day care facility closures. If you have had to change day care providers in reaction to the COVID pandemic, you can enroll in or adjust your Day Care FSA election to help pay for your new care arrangement. You can also use your Day Care FSA funds to pay a family member to watch your children, as long as the family member is not your spouse or a dependent under the age of 19. Contact your HR or payroll provider to find out your company's process for making an FSA election change. They will update Navia with your new election once your payroll deduction change has been processed.



MAXIMIZE THE USE OF YOUR HSA



Health Savings Accounts are one of the most flexible and valuable benefits for employees, particularly in times of financial need. In addition to paying for the over-the-counter health products that are newly eligible through the CARES Act, HSA funds can be used to pay COBRA premiums if you are no longer working and need to pay for ongoing health insurance. HSAs are one of the few benefits that allow you to change your contribution amounts at any time during the year, and you can work through your HR team or payroll provider to adjust the amounts that you are currently contributing to your HSA.

REVIEW COMMUTER BENEFIT ORDERS

Employees who participate in the GoNavia Commuter Benefits plan and will be working from home on an extended basis should log in to the Navia website and review any upcoming or recurring transit and parking orders. You can cancel any existing monthly orders that will go unused in the near term, and you can easily reinstate those orders when you return to work. Goavia orders for the upcoming month must be canceled or changed on or before the 20th of the current month.

Transit and parking orders that have previously been added to the Navia benefits card will also be there for you when you return to work.



REFUND UNUSED PARKING/TRANSIT



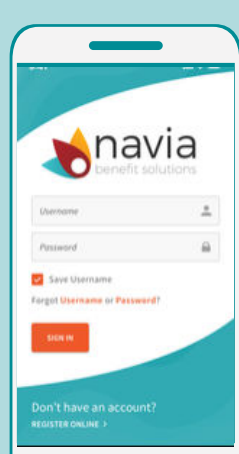
GoNavia participants who have recently purchased transit or parking cards directly from a transit authority or garage that will go unused or will expire should contact the transit agency or parking provider directly. Some transportation providers have adjusted their refund policies in reaction to the COVID pandemic; please refer to the web site of your specific transit or parking agency for information. Many agencies and operators have announced refund policies within the past week. If you purchased the benefit with your Navia card, refunds can be processed and returned directly back onto your Navia card by the transit or parking authority. Navia does not require additional documentation for these refunds.

ORDER ADDITIONAL DEPENDENT CARDS

Many participants have spouses or adult dependents under the age of 26 who may be quarantined or will be seeking medical care or advice in the coming months. Participants should consider ordering additional Navia benefits cards for your dependents so that they have a separate card in their name and can access FSA or HSA funds if needed. Navia does not charge a fee for additional dependent cards. You can request additional cards by visiting the Navia web site, logging in, and selecting "Replacement/Additional Card" under the View Additional Tools section at the top of your main statement page.



SUBMIT CLAIMS ON MYNAVIA MOBILE APP



Participants with recent or upcoming medical expenses may need to access or conserve cash during this period of crisis. If you need to file claims to be reimbursed for medical and other expenses, the MyNavia mobile app is the fastest and easiest method of reimbursement. The MyNavia app (available for both Android and Apple devices) allows you to enter the information about the claim, take a picture of the receipt or bill, and electronically submit the claim for processing.

SIGN UP FOR DIRECT DEPOSIT

To avoid mail handling and check processing associated with reimbursements, participants are strongly advised to sign up for direct deposit. You can do so by visiting the Navia website, logging in, and selecting "Update Direct Deposit" under the View Additional Tools section at the top of your main statement page.

