

Q: What are the costs associated with the Navia HSA/FSA offerings through the AZTC?

A: There are no monthly administrative or banking fees for the employee or employer; that cost is absorbed by the AZTC. FSA accounts do have a holding fee of 5% of contributions or \$1,000 (whatever is greater) but this is so that Navia can ensure payment for debit card swipes in case a debit for plan funding ever fails. It is sort of a "security deposit" for Navia since Navia is front loading employee accounts. Navia will evaluate the plan year elections and determine whether or not the deposit amounts needs to be updated. For example, if election amounts remain the same for the next plan year, no additional deposit will be required. In case the elections increase, Navia will invoice the company for the difference. Navia will hold the deposit amount until the service agreement is terminated. Upon termination, the deposit amount will be used to cover any outstanding amounts and the remainder will be returned.

Q: Is AZTC also offering free Section 125 Premium only Plan (POP) through Navia?

A: Navia is not offering a Section 125 POP as part of the AZTC program. If your group elects the FSA plan with Navia, the POP language is worked into the FSA plan documents.

Q: Can members set up their account to have claims automatically paid by their HSA (or FSA)? If not, can claims be submitted online to the HSA/FSA with "just the push of a button"? If automatic or "push button" claims payments cannot be set up, will members need to either use their debit card or manually submit receipts to pay for deductibles or out-of-pocket/coinsurance?

A: Navia has a feature called FlexConnect that assists with FSA submission. The FlexConnect tool is fully integrated with Blue Cross Blue Shield of Arizona for medical, dental, and RX. Employees can enroll in FlexConnect via the employee portal. Once connected, EOBs will be automatically generated and can be submitted, with the click of a button, to Navia for reimbursement.

For HSA's, the employees will need to use their debit card, or they can reimburse themselves for out of pocket expenses via the employee portal. Since there is no claim submission process for HSA, the FlexConnect tool does not work for this benefit.

Q: If a group implements FSA while on the AZTC health program and then subsequently moves to another non-AZTC health program, how is the group's plan transitioned to a non-AZTC Navia plan?

A: If a group terminates its AZTC health plan, the group will have to enter into a fee arrangement directly with Navia.

Q: Does the FSA plan year need to align with their AZTC 12-month contract beginning their first month of enrollment?

A: From a compliance standpoint, the plan years do not have to align. However, if the FSA plan year has already started the client cannot update the plan year dates. For example, if an FSA plan is already set to run 1/1/20 – 12/31/20, the group would not be able to move under AZTC on 2/1/20. With that said, they would be able to move over on 2/1/21. They can run a short 1-month plan from 1/1/21-1/31/21 to sync up with the 2/1/21 renewal. The regulations state that a short plan year can be run if there is a good business reason to do so.

Q: Can we transition AZTC groups from other non-AZTC programs to Navia?

A: Yes.

Q: Are there any blackout periods?

A: There are no blackout periods. If the group currently has an FSA or HSA with another TPA, the prior TPA would manage the end of the group's current plan and the group would start fresh with Navia 1/1. This makes for a clean break and no blackout periods.

Q: Does Navia do all the necessary audits/testing including non-discrimination testing for FSA (105H)?

A: Navia will perform the non-discrimination testing and will send each group an email with the test about 60 days prior to the end of the plan year. The test is then completed by the group and returned to Navia for processing. Navia will then provide results within a week of receiving the test back.

Q: What types of HSA investment options are available?

A: All HSA investment options are mutual funds.

The WTIA's plan design does not have a grace period option, rather there will be a carryover feature. This means that employees must incur all expenses within the 12-month plan year and any remaining funds (up to \$500) will be carried over to the next plan year.

Q: Who can we contact with questions?

A: If employers have questions prior to making decisions about Navia's programs and administration, please reach out to Theo Miesse at TMiesse@naviabenefits.com, or she can be reached directly by phone at 425.452.3454.

If employers have elected to participate in a Navia FSA/HSA plan and have questions or issues, please contact Navia's Employer Services team at 866.831.6138.

If employees have any issues or questions related to their personal accounts, please contact Navia's Customer Service team at 800.669.3539.

When an employer's plan is in the set-up stage, an implementation specialist will be assigned to ensure all contracts, banking forms, and employee set-ups are completed.