



Flexible Spending Arrangements (FSAs) help you save money on 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%)	<u>-\$16,500</u>
Annual net income	\$38,500
Out-of-pocket care expenses	<u>-\$2,000</u>
Actual take home pay	\$36,500
Employee B	
Annual gross income	\$55,000
Out-of-pocket care expenses	<u>-\$2,000</u>
Adjusted gross income	\$53,000
Estimated taxes (30%)	<u>-\$15,900</u>
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 day care expenses and more on the things you love. Enroll now!

How do I access my benefits?

You can submit Day Care FSA 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.

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:

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 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.

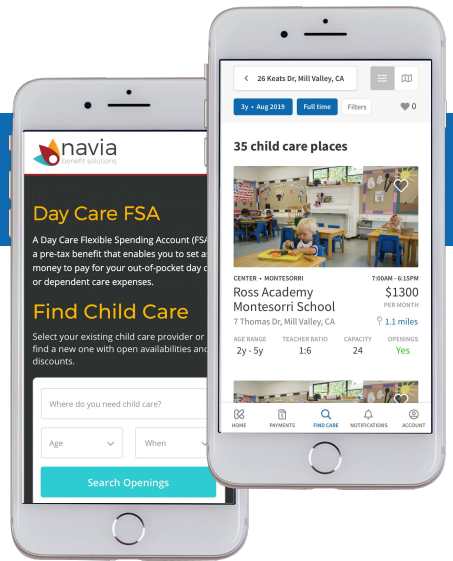
Accessing Your Benefits

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

- Online Account Access: 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.

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