

Health Care FSA

Where can I use the Navia Benefits Card?

You'll be able to use the debit card at any merchant using the Inventory Information Approval System (IIAS) and at any medical providers who use the MasterCard® system. You can also use the debit card at any 90% rule merchants. This includes:

- Doctor Offices
- Dental / Vision Clinics
- Hospitals
- Mail Order Rx Programs
- Pharmacies and grocery stores

IIAS merchants have the ability to recognize when participants purchase eligible expenses. When you use your Navia Benefits Card to purchase items at these merchants, you will not be required to submit documentation or substantiate your expense. [IIAS Merchant List](#)

90% Rule Merchants are pharmacies, grocery stores, and other merchants that can accept the debit card, but don't have the ability to verify that the expenses are eligible.

Transactions at these types of merchants will require the submission of documentation. [90% Rule Merchant List](#)

You can also add your Navia debit card to your digital wallet to make contactless payments with Apple Pay or Google Pay. Learn more [here](#).

Do I have to submit receipts?

Yes and No. Most of your Navia Benefits Card transactions will not require the submission of receipts. The types of expenses that can be substantiated automatically and may not require the submission of receipts are:

- Copays,
- Prescriptions
- Charges from participating IIAS retailers

Even if a charge falls under one of these categories, it doesn't guarantee that it will be automatically substantiated or that the expense is eligible under the terms of your plan so make sure to **KEEP YOUR RECEIPTS!**

Why do I need to submit follow-up documentation?

Since your reimbursement plan is a tax-based benefit, IRS regulations require you to verify that your expenses are eligible under your plan. We are able to auto-verify some card

transactions based on the IAS merchant codes, however, other expenses do require the submission of documentation to determine if the expense was eligible.

If you need to substantiate a card swipe, we've made it simple for you to comply with this requirement. If any of your Navia Benefits Card charges require substantiation we'll email you a documentation request notice outlining the charges that need substantiation.

What kind of documentation do i need to submit?

You'll need to send us documentation that shows the **date** of service, **type** of service and **cost** of the service. The documentation needs to show the date of the actual service, not the date of the payment. Documents that show this information are:

- Explanation of Benefits (EOB) from your insurance provider
- Itemized bills or Invoices
- Itemized receipts

Once you're ready to submit your documentation, you can do so using one of the following methods:

- [The Online Debit Card Substantiation Tool](#)
- [The MyNavia App](#)
- [Email or Mail](#)

What if I can't find my documentation or my expense is ineligible?

If you can't find your receipt or the expense is ineligible, you have a few different options to clear the charge:

- **Get a Copy of the Original** – Contact your provider to get a copy of the original receipt or invoice.
- **Pay it Back** – Send a check in the amount of the of the card transaction (we'll just put it back into your account and clear the charge like it never happened!)
- **Offset** – Send new documentation for different eligible out-of-pocket expenses to “offset” or replace the charge.

Requesting a Card

If your plan requires you to opt in for the debit card, you may request the card through your participant portal. Visit the Manage my Debit Card page and select Request a Card.

Replacement or Additional Cards

If you would like additional cards in the name of a spouse or eligible dependent, you may request them through your participant portal. There is no fee for replacement or additional card requests.

Current Card Holders

If you currently have a Navia Benefits Card, a new card will not be sent each year; instead the new plan year funds will be loaded to your existing card once your new enrollment information has been processed. Don't worry, we'll send you a new card before your current card expires.

Day Care FSA

Where can I use the Navia Benefits Card?

You can use your Navia Benefits Card at most qualified daycare montessori providers.

You can also use your card with Kinside – Navia's daycare provider partner. Log in to your [Kinside account](#) to start using your card.

You can also add your Navia debit card to your digital wallet to make contactless payments with Apple Pay or Google Pay. Learn more [here](#).

Why do I need to submit follow-up documentation?

Since your reimbursement plan is a tax-based benefit, IRS regulations require you to verify that your expenses are eligible under your plan. We are able to auto-verify most dependent care card transactions; however, you may be asked to submit substantiating documentation as well.

If you need to substantiate a card swipe, we've made it simple for you to comply with this requirement. If any of your Navia Benefits Card charges require substantiation, we'll email you a documentation request notice outlining the charges that need substantiation.

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Navia Benefit Debit Card FAQ

If I have several different plans with Navia (for example a Healthcare FSA and Day Care FSA) will both accounts be on the same debit card?

Yes, all of your Navia Benefit accounts will be available on your one Navia Benefits debit card.

If traveling overseas and need to purchase OTC medications, can you use the Navia card?

Typically no, unless the store at which you are purchasing items both accepts Mastercard and recognizes the SIGIS/IIAS standard for determining the eligibility of health care items.

If I add a limited FSA to my existing HSA account for which I already have a Navia debit card, will I need a new card in 2021?

No, you will not need a new card in 2021. Your Limited FSA account will automatically be added to your card.

Can I pay for my husband's prescriptions with my Navia debit card?

Yes, you may purchase your spouse and any eligible dependent's prescriptions/OTC medications with your Navia debit card.

Will both HSA expenses and limited FSA expenses be accessed with the same Navia debit card? If so, by what mechanism is used to debit the expense from the correct account?

Yes, both benefits will be available on one card. Our proprietary software will be able to determine which expenses will debit the correct account.

Can we use our Navia card to pay for OTC meds or do we need to submit a claim?

You can use your Navia debit card for OTC meds. However in some cases, the store/pharmacy you purchase them from may not have updated their terminals yet with this new update by the IRS. If that happens, you will need to submit a claim for reimbursement.

Do I need to purchase eligible items at a pharmacy, or checkout at the pharmacy register, so that I can use my Navia debit card for those items?

No. Many retail stores other than pharmacies recognize the eligibility of health care items (large grocery chains, WalMart, etc.). If the store or chain recognizes eligible health care items (technically, by being a SIGIS IIAS certified merchant), then you can use your Navia card at any checkout register to purchase over-the-counter medications and other eligible items.

Can my spouse use my Navia Card for co-pays or do they need to have their own card?

Your spouse or dependent can use your card, however, we suggest that they get their own card for ease of use. You can get an additional card with their name on it through the participant portal or mobile app.

If I buy something that costs more than my balance on my Navia card, will the purchase be denied or can I pay the balance out of my own pocket?

Some stores will be able to accept a partial payment from your Navia Benefits debit card, other stores may not. It is dependent upon their POS system.

My spouse is on my insurance plan and if both of us contributes an FSA. In this case, do we each get a Navia Benefits debit card?

Each employee would have their own account and their own debit card, even if you both work for the same employer. If your spouse works for a different employer then he/she would need to check with their HR department on the availability of a card.

How do I get a PIN to run the card as debit?

A pin is not needed to use our card. However, you can request a PIN number from Navia in situations where the provider's POS machine requires it.

How long does it take for a debit card swipe to show up on your account?

The authorization happens immediately, and then it takes about 48 hours to show up in your history.

Participant Portal/Mobile App

Do you need to submit claims when the Navia portal/app already shows that a debit card swipe is approved when you haven't submitted a receipt?

You will only need to send us a receipt on a debit card swipe if we reach out and ask for it.