THE TEXAS A&M UNIVERSITY SYSTEM

Open Enrollment 2026

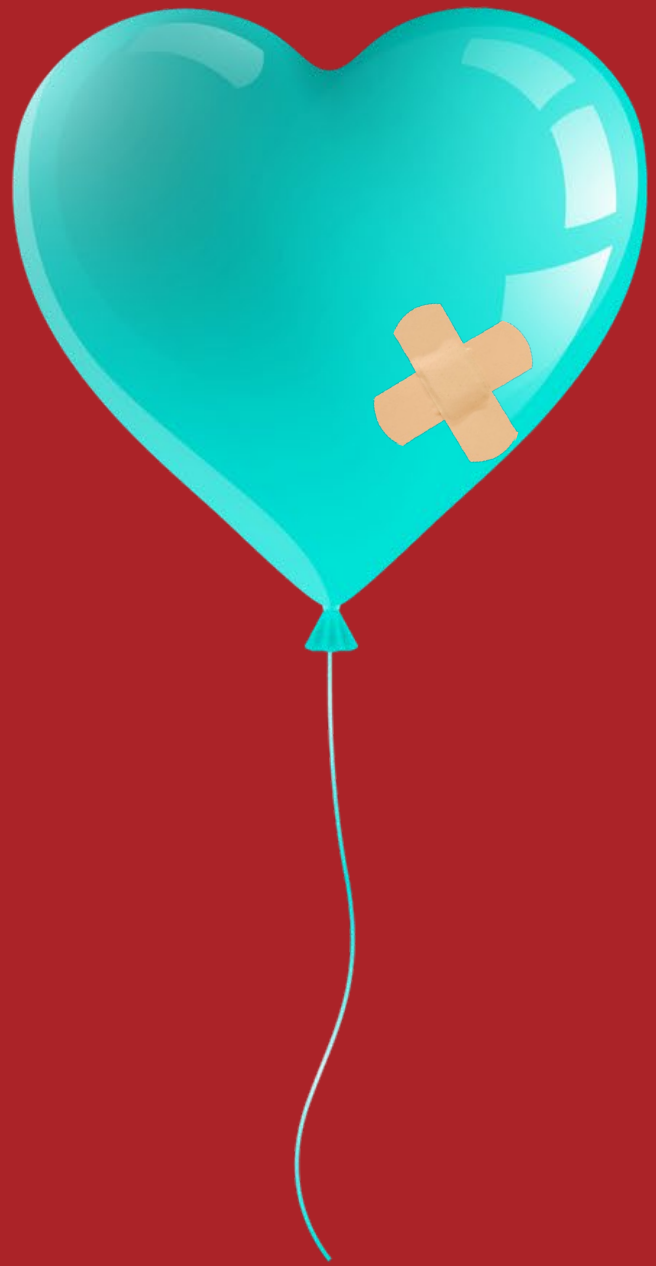
navia benefit solutions

THE TEXAS A&M UNIVERSITY SYSTEM

2026 -2027 Benefit Plans

Health Care Flexible Spending Account	Day Care Flexible Spending Account
$3,400 Maximum Annual Contribution	$7,500 Maximum Annual Contribution $3,750 if married, filing separately

Plan Year: September 1, 2026 to August 31, 2027



Healthcare FSA

Save over $1,000 a year on health expenses

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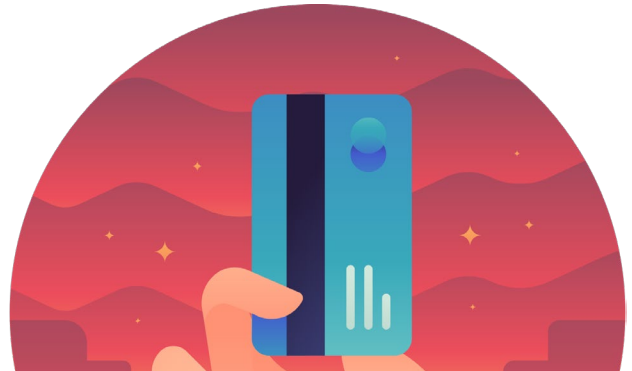
Healthcare Flexible Spending Account (FSA)

A Healthcare FSA is a personal expense account, allowing you to set aside a portion of your salary pre-tax to pay for qualified medical expenses.



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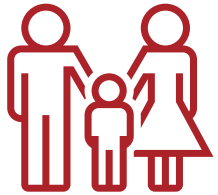
Healthcare Flexible Spending Account (FSA)

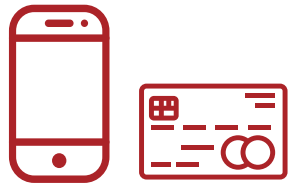


FAMILY

COVERS YOU, YOUR SPOUSE & ELIGIBLE DEPENDENTS

38K

DIFFERENT WAYS TO USE YOUR FUNDS



EASY

MULTIPLE WAYS TO SUBMIT CLAIMS

$3400

MAXIMUM CONTRIBUTION

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An FSA helps you pay for things you already buy

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.

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How does it work?

Estimate your annual election

DID YOU KNOW?

$1,400

Average annual election

Automatic paycheck deductions

Funds are available immediately

Pay with debit card or submit claims!

38,000 ways to spend your FSA!

Over-the-counter drugs
Feminine care products
Home COVID-19 tests
Personal protective equipment (PPE)
Prescriptions
Copays & Coinsurance
Deductibles
Office Visits
Dental work
Orthodontia
Glasses & Contacts
Chiropractic
Massage
Acupuncture

Capital improvements to your home, such as ramps, railings and support bars
Mileage for travel to and from health appointments
Night guards
Bandages and other medical supplies
Birth control
Breast pumps
Sunscreen
Vaccinations and immunizations
Stop-smoking programs

Psychologists and therapy
Breast reconstruction surgery
Childbirth classes
Eye surgery, including laser eye surgery and Lasik
Fertility treatments and monitors
Flu shots
Hearing aids and batteries
Insulin
Lab fees
Physical therapy
Prescription sunglasses
Prosthesis

Why should I enroll?

- Save enough money to pay for three months of groceries or a gym membership for a year
- Rest easy knowing you have emergency funds for unexpected costs
- Don’t wait to get your son’s braces, new glasses, or that laser eye surgery you’ve always wanted

$1,000+ AVERAGE ANNUAL SAVINGS

EMERGENCY FUNDS

DON'T WAIT

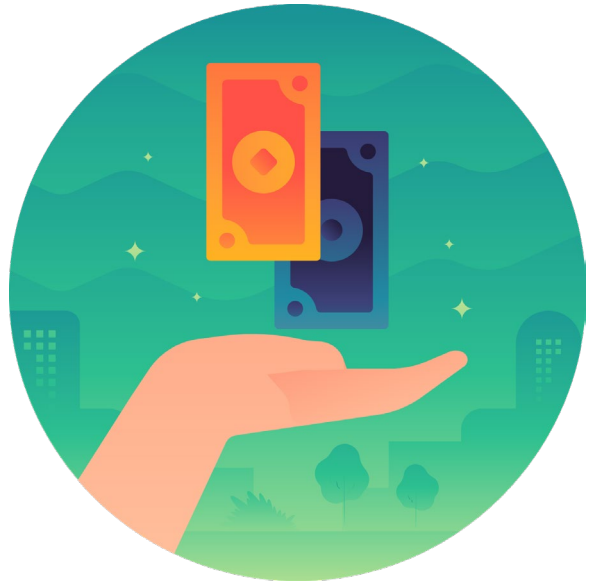
Some plans give you extra time to incur expenses

2.5
MONTHS

Grace Period

The Texas A&M University System's plan design allows for the Grace Period feature.
The last day to incur expenses is 11/15/2027

How long do I have to file a claim?



The run-out period for the A&M System FSA plans is 120 days which means the last day to submit claims for the 2026 - 2027 plan year is 12/31/2027

Day Care FSA

Save up to $2,250 a year on day care expenses

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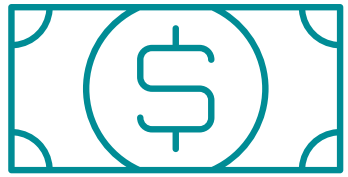
Day Care Flexible Spending Account (FSA)

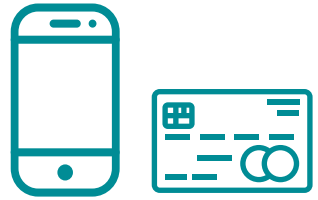
CARE

CHILDREN AND ELDERS COVERED



PAY

USE FUNDS TO PAY FAMILY



EASY

MULTIPLE WAYS TO SUBMIT CLAIMS

$7500

MAXIMUM CONTRIBUTION

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Day Care FSA works like a bank account and saves you money

A Day Care FSA helps you pay for day care expenses that you already pay for out-of-pocket! This account works like a bank account, meaning you cannot be reimbursed for more that what is in your account at any given time.

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Ways to spend your Day Care FSA!

Childcare

Nanny or Au pair

Before and after school care

Day camps

Preschool

Elder care

Debit card and family care!

Easy debit card payments

Pay a family member for day care

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Kinside

Meet our day care partner!

Navia and Kinside have partnered to provide our Day Care FSA participants with a resource for finding affordable childcare. Kinside is free for all Day Care FSA participants and can be accessed both through your Participant portal and on the Kinside website.

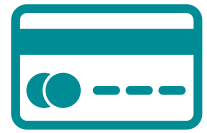
With Kinside's network you can...

20%

Save up to 20% on daycares and preschools near you. Other savings include waived application fees.

Search the Kinside database by program type, availability, area code and more. Parents can view pricing and instantly schedule tours.

Access to full licensing and inspection reports for every daycare and preschool in Kinside's network.



Pay online! Connect your Navia debit card to your Kinside account to pay your childcare provider.

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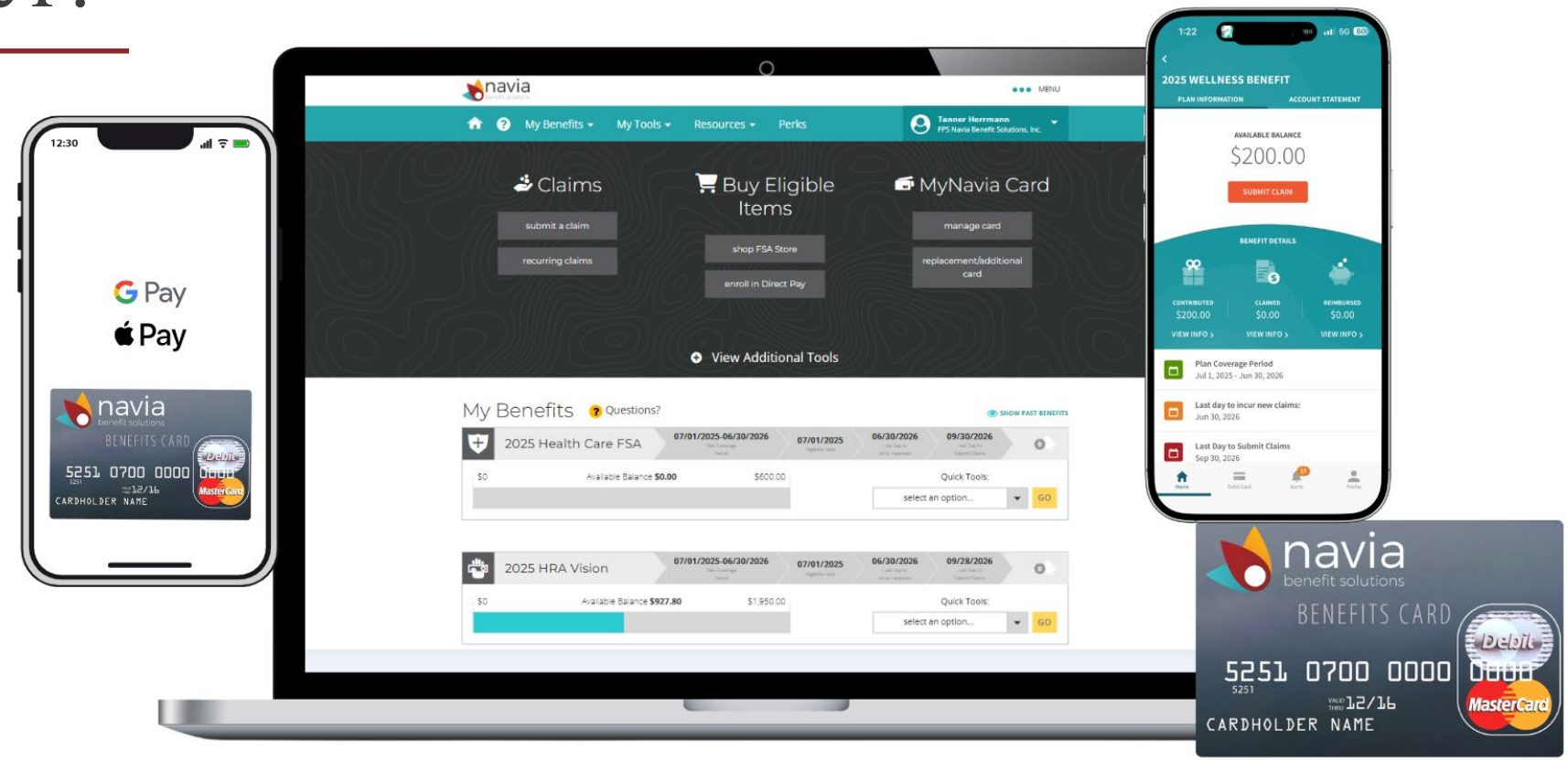
Accessing your benefits couldn't be easier!



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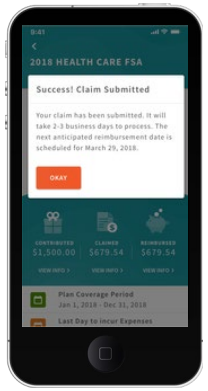
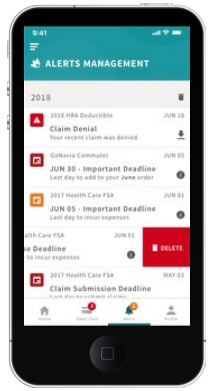
MyNavia Mobile App



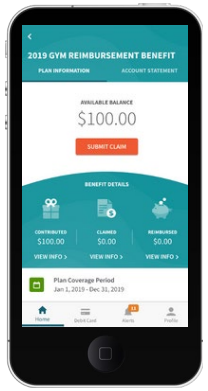
Easy claim submission

Take photos of your receipts to submit a claim directly from your phone or verify Navia Debit Card charges.



Receive claim alerts

Receive alerts for when claims are processed or reimbursed. Check the status of your claim submissions and view your complete account history.



View account balances

View real-time account balances for your FSA or Commuter benefits.

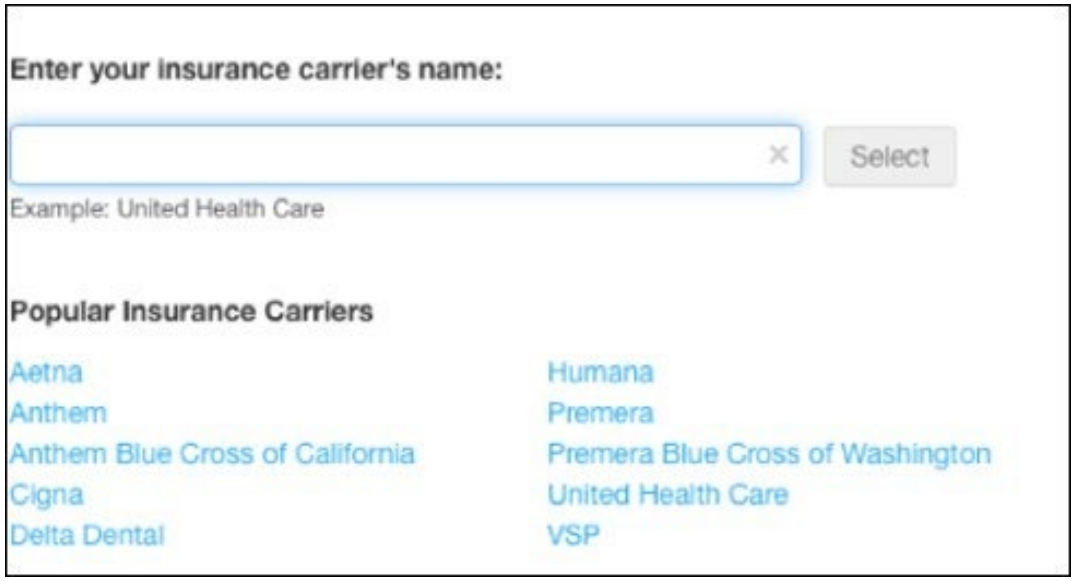
Fingerprint and facial ID login

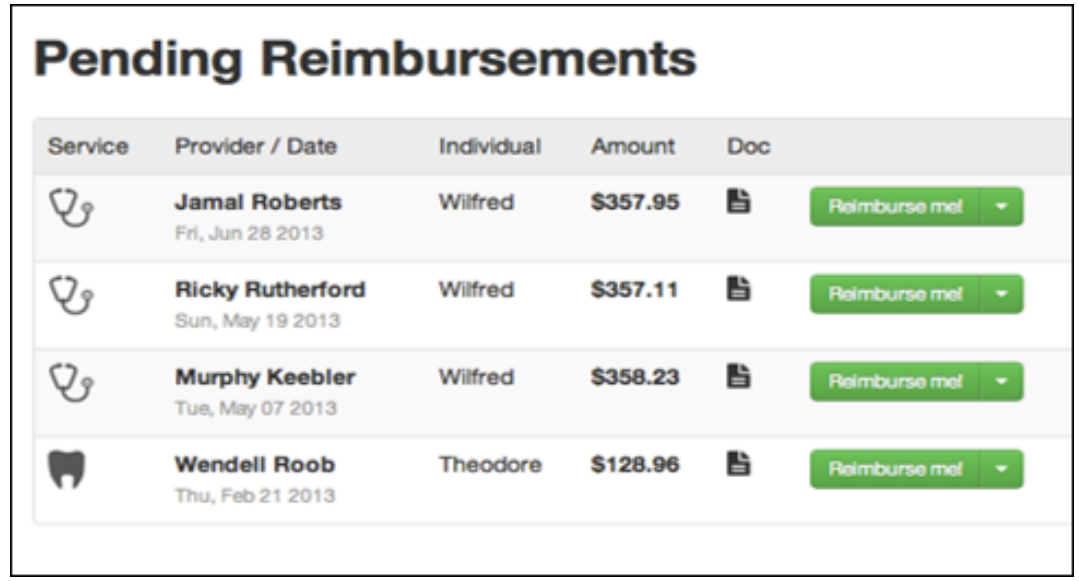
View all eligible expenses for your benefits

Download for free in the Apple App Store or Google Play Store

Navia FlexConnect

FlexConnect is a convenient, easy-to-use tool that syncs your medical, dental, and vision insurance claims to your FSA plan so you are able to get reimbursed for all healthcare claims with one click!





Step 1.
Enter Carriers

Step 2.
Enter User Name and Password

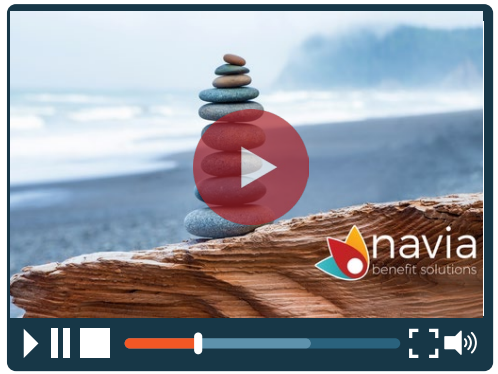
Step 3.
Click "Reimburse Me"

Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this or day care this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

Enroll now!

Education Resources



https://www.naviabenefits.com/benefit-education-resources

Questions?

Customer Support

Available Monday - Friday, 5am to 5pm PST

425-452-3500 customerservice@naviabenefits.com

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