



THE
TEXAS A&M
UNIVERSITY
SYSTEM

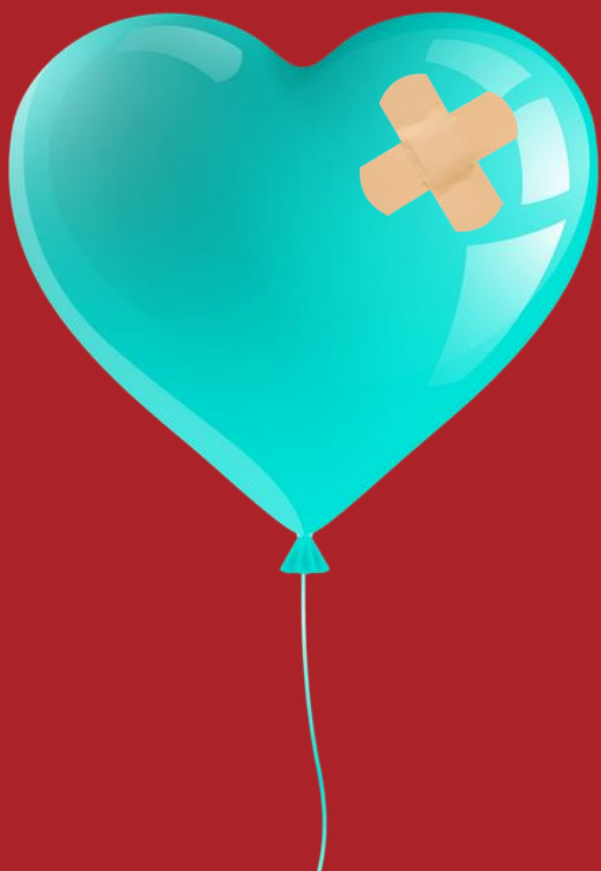
Open Enrollment 2023



2023 Benefit Plans

| Health Care Flexible Spending Account | Day Care Flexible Spending Account |
|--|--|
| \$3,050 Maximum Annual Contribution | \$5,000 Maximum Annual Contribution \$2,500 if married, filing separately |

Plan Year: September 1, 2023 to August 31, 2024



Healthcare
FSA

Save over \$900 a year
on health expenses

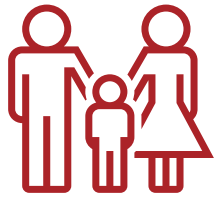


Healthcare Flexible Spending Account (FSA)

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.



Healthcare Flexible Spending Account (FSA)



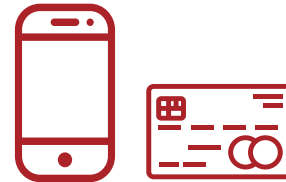
FAMILY

COVERS YOUR
WHOLE FAMILY



38K

DIFFERENT WAYS TO
USE YOUR FUNDS



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$3050

MAXIMUM
CONTRIBUTION

An FSA helps you pay for things you already buy



NOW ELIGIBLE!

Over-the-counter (OTC) Medications

On average, U.S. households spend \$338/year on OTC products 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.

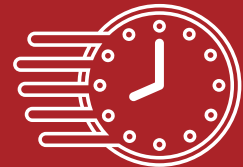
Personal Protective Equipment (PPE)

Masks, hand sanitizer and sanitizing wipes that are purchased to prevent the spread of COVID-19 are now eligible expenses.

How does it work?



Monthly paycheck deductions



Pay with debit card or submit claims!



Estimate your annual election



Funds are available immediately



DID YOU KNOW?
\$1,400
Average annual election

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



**\$900+ AVERAGE
ANNUAL SAVINGS**



**EMERGENCY
FUNDS**



DON'T WAIT

2.5
MONTHS

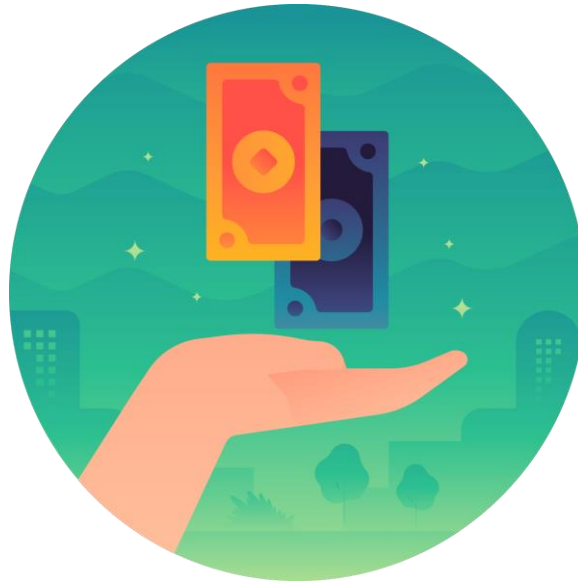


Some
plans give
you extra
time to incur
expenses

Grace Period

*Texas A&M's plan design allows for the Grace Period feature.
The last day to incur expenses is 11/15/2024*

How long do I have to file a claim?



The run-out period for Texas A&M FSA plans is 120 days which means the last day to submit claims for the 2023 plan year is 12/31/24

Day Care
FSA

Save up to \$1,500 a year
on day care expenses



Day Care Flexible Spending Account (FSA)



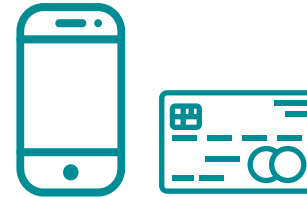
CARE

CHILDREN AND
ELDERS COVERED



PAY

USE FUNDS TO
PAY FAMILY



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$5000

MAXIMUM
CONTRIBUTION

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 than what is in your account at any given time.

Ways to spend your Day Care FSA!



Child care
Nanny or Au pair
Before and after school care
Day camps
Preschool
Elder care



Debit card and family care!



NEW! Easy debit
card payments



Pay a family member
for day care

Kinside

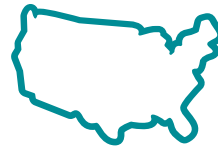
Meet our day care partner!

Navia and Kinside have partnered to provide our Day Care FSA participants with a resource for finding affordable child care. 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%

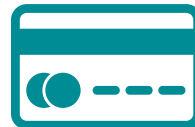
Save up to 20% on child care on daycares and preschools near you. Other savings include waived application fees.



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



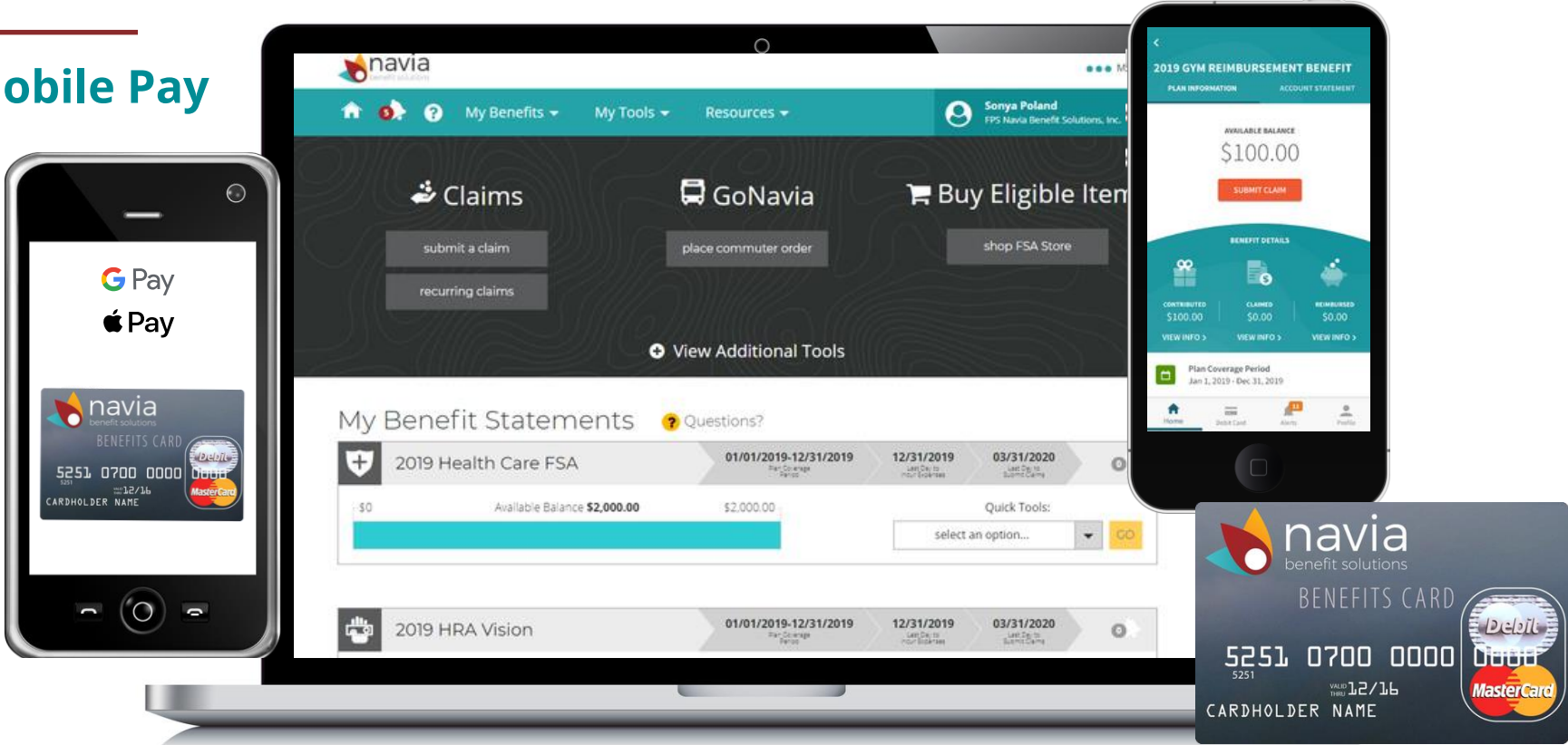
Access to full licensing and inspection reports for every daycare and preschool in Kinside's network.



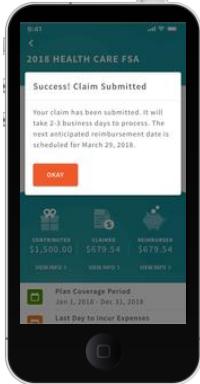
Pay online! Connect your Navia debit card to your Kinside account to pay your child care provider.

Accessing your benefits couldn't be easier!

NEW! Navia Mobile Pay

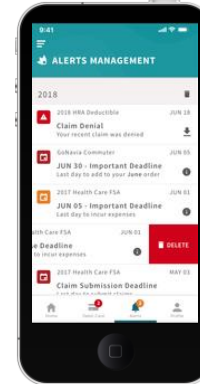


MyNavia Mobile App



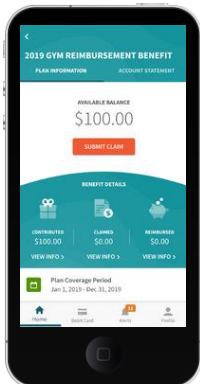
Easy claim submission

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, HRA, HSA, 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!

Enter your insurance carrier's name:









Example: United Health Care

Popular Insurance Carriers

- Aetna
- Anthem
- Anthem Blue Cross of California
- Cigna
- Delta Dental
- Humana
- Premera
- Premera Blue Cross of Washington
- United Health Care
- VSP

Step 1.
Enter Carriers

Pending Reimbursements

| Service | Provider / Date | Individual | Amount | Doc | |
|---|---|------------|-----------------|---|-------------------------------|
|  | Jamal Roberts Fri, Jun 28 2013 | Wilfred | \$357.95 |  | Reimburse me! |
|  | Ricky Rutherford Sun, May 19 2013 | Wilfred | \$357.11 |  | Reimburse me! |
|  | Murphy Keebler Tue, May 07 2013 | Wilfred | \$358.23 |  | Reimburse me! |
|  | Wendell Roob Thu, Feb 21 2013 | Theodore | \$128.96 |  | Reimburse me! |

Step 2.
**Enter User Name
and Password**

Step 3.
Click "Reimburse Me"

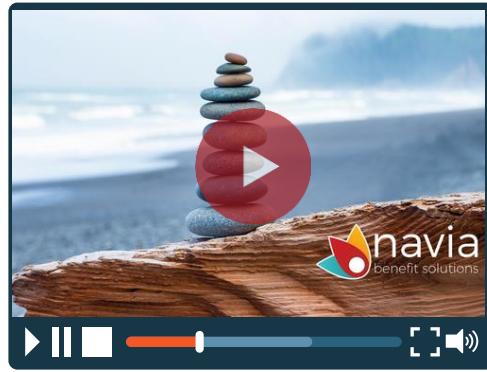


Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this 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.co

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