



City of Lincoln/Lancaster County
Flexible Benefits Spending Plan

RFP 18-217

Services

DUE: 12:00 PM, August 24, 2018

Prepared by **Navia Benefit Solutions**

600 Naches Ave, SW
Renton, WA 98057

Stefan Knipp

(425) 452-3508 – direct
(425) 452-7002 – fax
sknipp@naviabenefits.com

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EXHIBIT 1

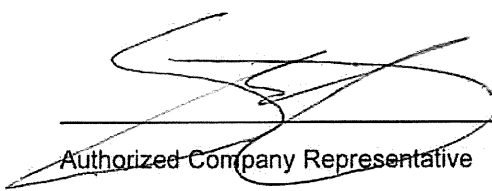
If your company meets the minimum requirements as listed in this RFP under Section I., **F. ESSENTIAL QUALIFICATIONS AND EXPERIENCE**, then please complete this form and include copies in all hard copy responses (Include one in the Original and each of the hard copy Proposal responses) along with a copy in the USB Drive. Fill in your company name in the two areas listed below, sign and date.

I have read and understand the "ESSENTIAL QUALIFICATIONS AND EXPERIENCE" requirements as outlined. I declare that our company, Navia Benefit Solutions, Inc. meets all said requirements in the capacity of the Company and not through the experience of our sub-contractors or staffs' experience acquired through previous employment at other companies.

Stefan Knipp was identified as the Contractor/Provider contractually responsible in contract agreements performing all the requirements as listed in the above referenced section of the RFP.

Further, our company understands and agrees that this form does not represent or replace any other submissions requested under Section IV., **B. 2. for EXPERIENCE, PROPOSED STAFF MANAGEMENT APPROACH AND SUBCONTRACTORS** for the evaluation. The sole purpose of this form is to declare that our company meets the minimum qualifications and experience for acting in the capacity of the responsible party and to ascertain our company, regardless of sub-contractors and former experience of employees, is eligible for consideration in this RFP process.

I am an authorized signer to represent our company on this proclamation.



Authorized Company Representative

8.23.18

Date



Bob Walla
City of Lincoln Purchasing
440 S. 8th Street, Suite 200.
Lincoln, NE 68508

August 23, 2018

Dear Bob Walla,

Thank you for the opportunity to bid on the City Lincoln/Lancaster County's plans for Flexible Spending Arrangement Administration Services and Commuter Benefits. I am very confident that our proposal will be seen favorably based on our pricing and experience in providing administration to large public sector employers. There are a few items that I would like to specifically mention regarding our proposal.

- I will be the main contact representing Navia Benefit Solutions. I can be reached via email at sknipp@naviabenefits.com or via phone at (425) 452-3508. I can also be reached via fax at (425) 451-7002. I am based out of our headquarters in Renton, WA and my address is 600 Naches Ave SW, Renton, WA, 98057.
- We are quoting the City/County a very aggressive rate of **\$2.75 per participant per month** for the administration of the Flexible Spending Arrangements, and a **rate of \$2.00 per participant per month** for the administration of Commuter Benefits. As enrollment in the plans increases, we are also willing to decrease our quoted rates to reflect the growth.
- Our proprietary systems give us full flexibility to customize plan administration to deliver a user experience tailored for the City/County's participants.
- Navia consistently offers a high level of service to all clients. Our commitment to customer service is evident in our participant-first philosophy and our hiring approach. Every Navia employee is hired as a customer service agent and promoted from within. This gives each employee a unique perspective on the participant experience. **No other TPA can make a claim to that commitment.**

I am committed to bringing the City of Lincoln/Lancaster County the highest level of customer service and technology and welcome the opportunity to prove why making a switch to Navia is the right choice.

Cordially,

A handwritten signature in black ink, appearing to read "Stefan C. Knipp", written over a white background.

Stefan C. Knipp
Director of Sales (and a former customer service agent)

EXECUTIVE SUMMARY

We have reviewed the contents of the City of Lincoln/Lancaster County's RFP for FSA and Commuter benefits and confirm that we can meet all of the requirements listed. All of the requirements are services that we currently offer for all of our existing clients. There are some items that we would like to highlight about our firm's ability to meet King County's administrative needs.

- Navia Benefit Solutions has provided benefits administration services for over 25 years. We administer plans for over 2,500 clients and are currently serve over 500 public sector plans. Many of these clients have been with Navia through several contract renewals.
- Navia can fully meet all of the work outlined in the RFP. These are all current services that are offered as part of our standard FSA, and COBRA administration.
- Navia uses our own proprietary software for FSA administration. We believe that the most effective way to administer a plan is to have complete control over systems, data and personnel. Part of our successful administration strategy is to provide the highest level of service and expertise to our clients. Some items to note about our administration:
 - We do not outsource or offshore any of our services
 - Navia maintains a dedicated account management team for each public sector client
 - Navia has a full compliance team managed by our in-house counsel
 - Navia administers all plans in accordance to the proposed IRS regulations and in the interest of our clients to be fully compliant with the regulations
- Navia administers plans for over 500 public sector clients and many clients throughout the State of Washington. The following is a brief sample of our existing clients. We currently administer plans for over 2,500 employer groups consisting of over 150,000 participants.

State of Maine	Henrico County Government (VA)	County of Sacramento (CA)
City of Detroit (MI)	City of Everett (WA)	City of Auburn (WA)
City of Portland (ME)	City of Issaquah (WA)	State of Rhode Island
City of Seattle (WA)	Howard County Public Schools (MD)	City of Bothell (WA)
City of Waco (TX)	Pierce County (WA)	State of Washington
City of Kirkland (WA)	County of Santa Clara (CA)	City of Bellevue (WA)

- Navia offers several value added services that will enhance plan administration. This includes features such as our FlexConnect technology, MyNavia mobile app, and enhanced customer service support.

VALUE-ADDED SERVICES

Navia is proposing several value-added services that set us apart from other TPAs. **There is no cost associated with any of these services.**

- Navia will assign a dedicated account management team to handle the City/County's account. The dedicated team consists of an account executive, an account manager, and an account associate. They will serve as the primary contacts for all of the plan administrators. Our experience shows that having a dedicated account management team leads to faster issue resolutions, streamlined administration and less confusion for plan contacts regarding customer service.
- Navia will schedule webinars and on-site meetings during the open enrollment (OE) period where a member of the account management team will conduct a live educational session for interested employees of the City/County. Our experience shows that conducting OE meetings and webinars will significantly improve participation in the FSA plan.
- Navia will create custom enrollment materials for OE. Our materials have been crafted and refined to blend the right combination of education and real-world relevance so that employees clearly understand the benefits and risks associated with an FSA plan.
- Navia can offer online enrollment for the FSA plan at no cost. Our online enrollment system eliminates the need for the employee to enter in their personal information, minimizes data entry errors and streamlines the enrollment process. An output file would be sent to the City/County at the end of OE.
- Navia offers the use of the MyNavia mobile app. It is one of the highest rated FSA apps on iTunes and Google Play. The mobile app gives the participant complete account access to submit claims, verify debit card charges, view balances and account history, view denials and view pending claims.
- Navia will include use of our FlexConnect technology. FlexConnect lets participants sync their insurance accounts to their FSA account and submit patient responsibility amounts with a single mouse-click. FlexConnect technology can track all of their benefits data, view potential FSA savings and increase employee awareness.
- Navia takes great pride in our customer service team. Our customer service department is based in Renton, WA and has over 50 representatives. Every representative has a personal email address, phone number, and fax number so City/County participants can call or email our representatives directly if needed. Our team also has extended customer service hours from 5:00 am – 5:00 pm PT.

Company Information

- Company Name: Navia Benefit Solutions, Inc.
- Address: 600 Naches Ave SW
Renton, WA 98057
- Main Phone: 425-452-3500
- Founded: 1989
- Formerly known as: Flex-Plan Services (1989-2015)
- Our company is qualified to perform FSA, HSA, HRA, COBRA, and Commuter Administration.
- We have no deviations, modifications, or other changes to this RFP.
- All administration occurs in house. We do not contract or subcontract any of our work.

CURRENT REFERENCES

RFP No. 18-217 – Administration of Flexible Spending Accounts &

Commuter Benefits

Company Name: County of Sacramento	Contact Person: Dave Comerchero
Address: 700 H Street Suite 4667	Telephone Number: 916-874-4529
City, State, Zip: Sacramento, CA 95814	E-mail Address: ComercheroD@saccounty.net
Services Provided / Date(s) of Service: Health Care FSA, Dependent Care FSA, Limited Health FSA // 2006 - Present	

Company Name: TrueBlue, Inc.	Contact Person: Tobie Tyler
Address: 1015 A Street, Tacoma, WA 98402	Telephone Number: 253-680-8531
City, State, Zip: Santa Clara, CA 95110	E-mail Address: ttyler@trueblueinc.com
Services Provided / Date(s) of Service: Health Care FSA, Dependent Care FSA, Commuter // 2013-Present	

Company Name: County of Santa Clara	Contact Person: Rhonda Schmidt
Address: 70 West Hedding, 8th Floor, East Wing	Telephone Number: 408-299-5867
City, State, Zip: Santa Clara, CA 95110	E-mail Address: Rhonda.schmidt@esa.sccgov.org
Services Provided / Date(s) of Service: Health Care FSA, Dependent Care FSA, COBRA // 2016-Present	

Company Name: State of Washington	Contact Person: Renee Bourbeau
Address: 626 8th Ave SE, MB 42684	Telephone Number: 360-725-0823
City, State, Zip: Olympia, WA 98504	E-mail Address: renee.bourbeau@hca.wa.gov
Services Provided / Date(s) of Service: Health Care FSA, Dependent Care FSA, Limited Health FSA, COBRA //2014-Present	

Key Personnel

The City/County will be assigned a dedicated account management team based out of our main headquarters in Renton, Washington. The team will consist of an account executive, relationship manager, and account associate. The account executive maintains overall responsibility of the County's contract and the account team.

The relationship manager is the day-to-day contact for all FSA and commuter related matters (eligibility, compliance, billing, participant issues, etc...). The relationship manager reports to both their department manager and to the account executive.

The relationship manager works directly with the account executive during the implementation phase and is responsible for the internal set up of the City/County's account in our systems, file testing, banking set-up, and drafting all forms and documents.

The following individuals are assigned to the team:

Name	Role/Title	Years (Industry/Navia)
Stefan Knipp	Director of Sales	7/5
Kia Watson		3/3
Shelby Davis	Implementation Manager	7/4

Stefan Knipp: 425-452-3508, sknipp@naviabenefits.com

Stefan is a member of our business development and sales team. He has served various roles within Navia from implementation to account management and has been involved with all operational aspects of Navia and development of our services. He has served as the program manager for the successful implementation and rollout of our commuter platform, COBRA services, mobile app and wellness benefits. Stefan will serve as the account executive and contract manager for the City/County. As the account executive, he maintains overall responsibility for the account and all members of the account management team will report to him. He will also work with Lyndsey on the internal implementation. Stefan personally manages no more than 10 clients.

Kia Watson: 425-452-3435, kwatson@naviabenefits.com

Kia first started as a customer service agent and showed great confidence and maturity and was quickly promoted to our EDR team and then to an account associate. As an account associate she managed a small book of clients and was then promoted to relationship manager where she handles some of our large public and private sector clients as the sole account manager. Her current clients include University of Washington, Washington State, and Seattle University. Kia also has extensive experience with file uploads for eligibility and payroll deduction reporting as a member of our EDR team. She will work on all the customized forms and documents, internal set up in our processing system, and the file testing for all data files. Kia manages 15 clients.

Shelby Davis: 425-452-3428, sdavis@naviabenefits.com

Shelby will serve on the Implementation Team for the City/County. As the Implementation Manager, she will be the day-to-day contact for the City/County representatives and manages the day-to-day implementation of the plans during setup. Shelby first started as a customer service agent and showed great confidence and maturity and was quickly promoted to our Employer Services Team as an Account Associate, Account Manager, and now Implementation Manager.

As an Account Associate she managed a small book of clients and was then promoted to an Account Manager where she handles some of our large public and private sector clients as the sole Account Manager. Her former clients include, Archdiocese of Seattle, State of Washington, NIIT Technologies, and Stitch Fix.

Participant Service Team

Navia takes great pride in our customer service team. Our customer service department for the City/County is based in Renton, WA and has over 50 representatives. Every representative has a personal email address, phone number and fax number so that your participants can call or email our representatives directly if they would like to. We also have a general toll-free number that participants can call. Furthermore, if one of our representatives ever issues a denial for a claim, they will include their individual contact information on the claim denial. This allows the City/County's participants to contact our representatives directly to work through the denial on a consultative basis. No other TPA can make that claim.

PERFORMANCE GUARANTEES

We stand by our services and our word and are willing to put our fees on the line through aggressive performance guarantees. To date, we have never failed to meet a performance guarantee for any of our clients. These are our suggested performance guarantees and we are willing to work with the City/County to design additional/replacement guarantees.

The proposed performance guarantees place up to 21% of fees at risk for year 1 and 12% of fees at risk for each subsequent year.

Plan Implementation (First Year Only)

Standard	Guarantee	Amount	Measurement(s)
Timeline	Vendor will provide and maintain a detailed timeline of implementation activities and "key" deliverable dates throughout the implementation process as requested.	3%	Timeline
Systems	<p>Systems will be ready in advance as follows:</p> <ul style="list-style-type: none"> System ready for testing 45 days prior to plan effective date and ready for live claims on effective date. Ready to answer pre-enrollment calls by start of open enrollment and at least 60 days prior to 1st plan renewal date. <p>Eligibility system loaded and operational prior to effective date.</p>	3%	<p>The date plan structure, on-line benefit tools and systems are ready</p> <p>Customer Service readiness for member inquiries throughout the Annual Enrollment period to the effective date</p> <p>Participation in annual enrollment events, as requested by the client</p>
Debit Cards	<ul style="list-style-type: none"> 100% of debit cards mailed at least 10 business days prior to plan year start date. 	3%	Date debit cards are mailed

Ongoing Performance Guarantees (Years 2-5)

Standard	Guarantee	Amount	Measurement
CUSTOMER SERVICE			
Average Speed to Answer (ASA)	95% of all member service calls will be answered within 30 seconds	3%	Semi-Annual Reports
Standard (continued)	Guarantee	Amount	Measurement
Call Abandon Rate	The call abandonment rate will be less than 5%	3%	Semi-Annual Reports

Open Inquiries (Closure Times)	95% of all open inquiries (callback, claim adjustment, etc.) placed by plan participants and providers to the service facility completely resolved within 5 business days	3%	Semi-Annual Reports
Resolution or Response to Written Complaints / Appeals	98% of all formal complaints and appeals resolved within 30 calendar days	3%	Semi-Annual Reports

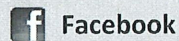


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Join the Navia Community





FSA Administration Overview

Prepared by Navia Benefit Solutions

www.Naviabenefits.com

(425) 452-3500



Employers Council
on Flexible Compensation

Executive Board Member since 2009



NAVIA BENEFIT SOLUTIONS

Navia Benefit Solutions (Navia) was founded in 1990 by Jim and Stan Aitken. What began as a third-party administration firm for flexible spending accounts (FSA's) has since grown to be considered one of the premier administrators on the West Coast with a national reach across all 50 states. Our administration has expanded to include the full scope of tax advantaged plans including HRAs, Transportation plans and HSAs as well as employer level services like consolidated billing, COBRA and nondiscrimination testing for group plans.

We have achieved success by offering the highest level of customer service, administration and expertise to every business partner and participant.

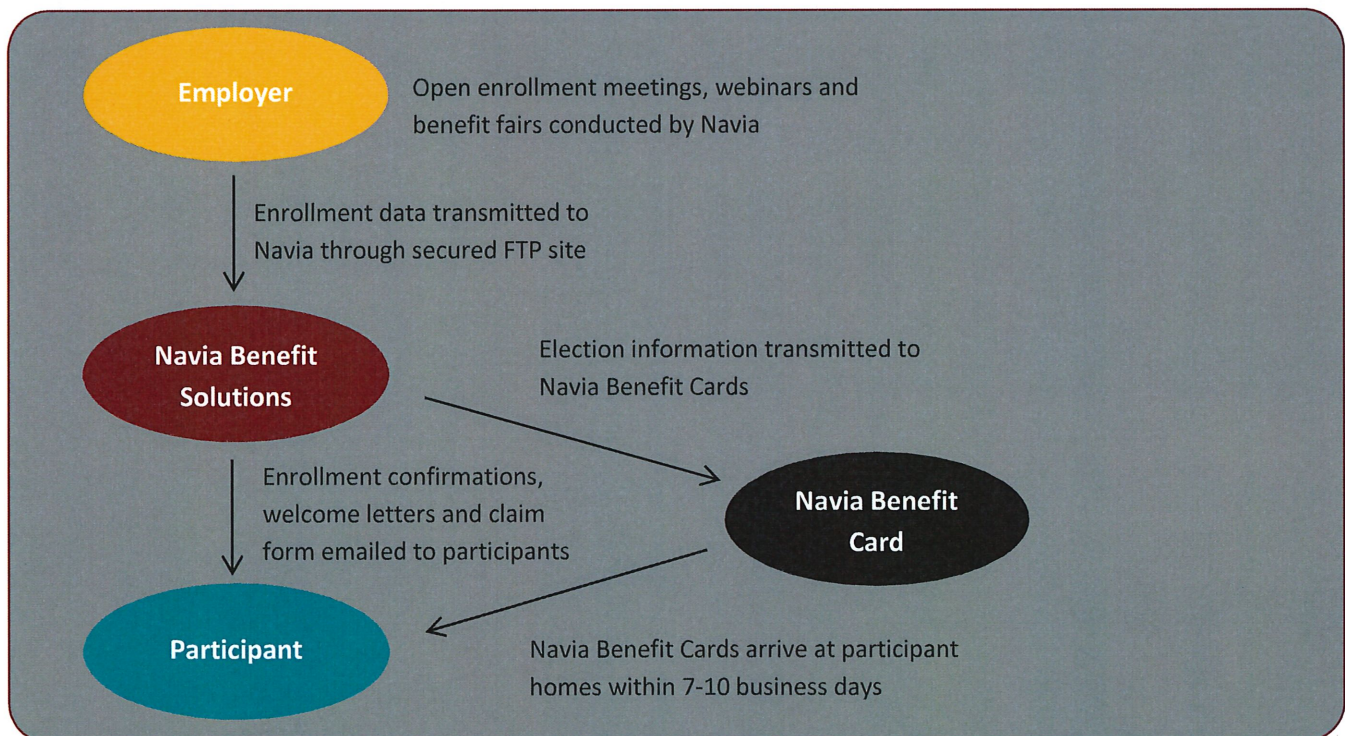
FSA METHOD OF PERFORMANCE

The following is a proposed outline of how Navia Benefit Solutions (Navia) administers various aspects of our FSA services. Each section contains a detailed explanation of the process/area along with a visual flow chart showing the relationship of the parties and work involved.

Implementation / Open Enrollment

The Account Executive is the primary contact for implementation and will assist the client in completing the online group application to establish services with Navia. The online group application typically takes 15-25 minutes to complete and establishes the legal terms and administrative specifications for the plan.

Once the plan application is complete and submitted, all plan communication, documents and open enrollment materials are created and emailed to the client.



The open enrollment materials are customized for the client and contain information about the health and day care FSAs, eligible expenses, the FSA debit card and general FSA guidelines. Our standard materials can be stand alone or incorporated as part of a larger benefit communication.

Open enrollment information is transmitted to Navia through paper enrollments or an upload file. Navia provides our clients with a secured FTP site to transmit and receive plan data. Paper enrollments are processed within 3-5 days of receipt and stored electronically. The enrollment file is checked for validity by a member of our EDI team prior to upload. Once uploaded, enrollment confirmations are sent to participants and Navia Benefit Cards are distributed.



Distinguished Service Feature
Webinars

Navia can establish a webinar or teleconference schedule for the client during open enrollment. This additional platform lets employees attend an educational webinar on their own schedule and helps increase awareness and participation. Each webinar is approximately 20 minutes long with a Q & A session to follow. Our experience is that adding a webinar has increased employee participation and helps with the transition between different TPAs.

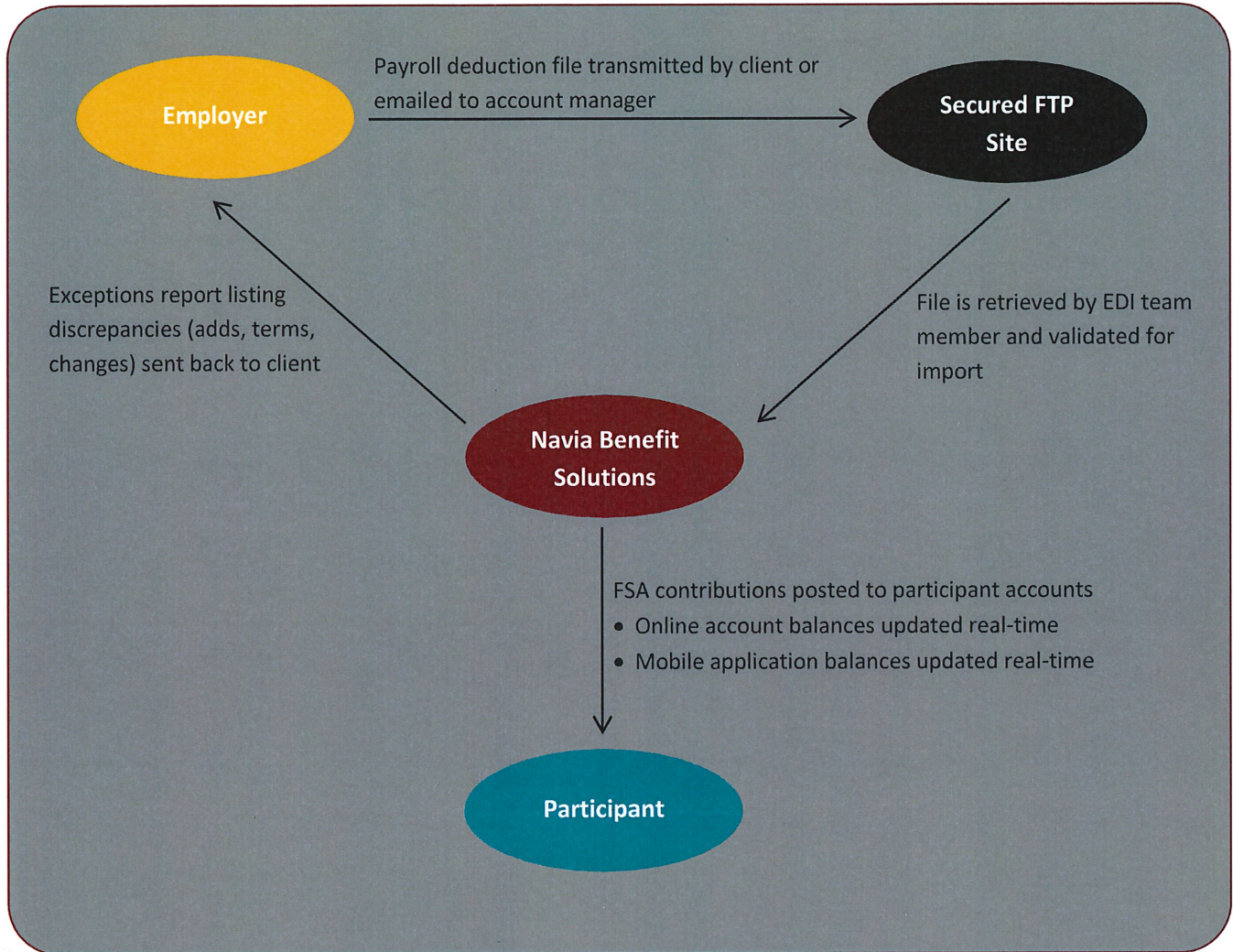
Service Option Recap

The following service options are included in the client's quote.

- Enrollment meetings
- Benefit fairs
- Webinars / Teleconference
- Hard copy enrollment form processing
- Enrollment file processing
- Online enrollment through Navia
- Custom enrollment materials
- Navia Benefits Card (debit card)
- Enrollment confirmations (mail and email)

Eligibility

The preferred method of transmitting FSA eligibility is through an electronic file sent by the client to Navia on a per pay date basis. Navia will provide the file specifications during the implementation process and a dedicated team member from our EDI team will work with the client to establish the file testing and transmission schedule.



The EDI contact will create your secured FTP site and transmit your unique URL and logon credentials during the implementation process. In addition to the FTP site, Navia can accept password-protected files or key encrypted files via email. Once the eligibility file is received, it is validated and imported into our systems. The participant's FSA is updated real-time to reflect the additional contribution.

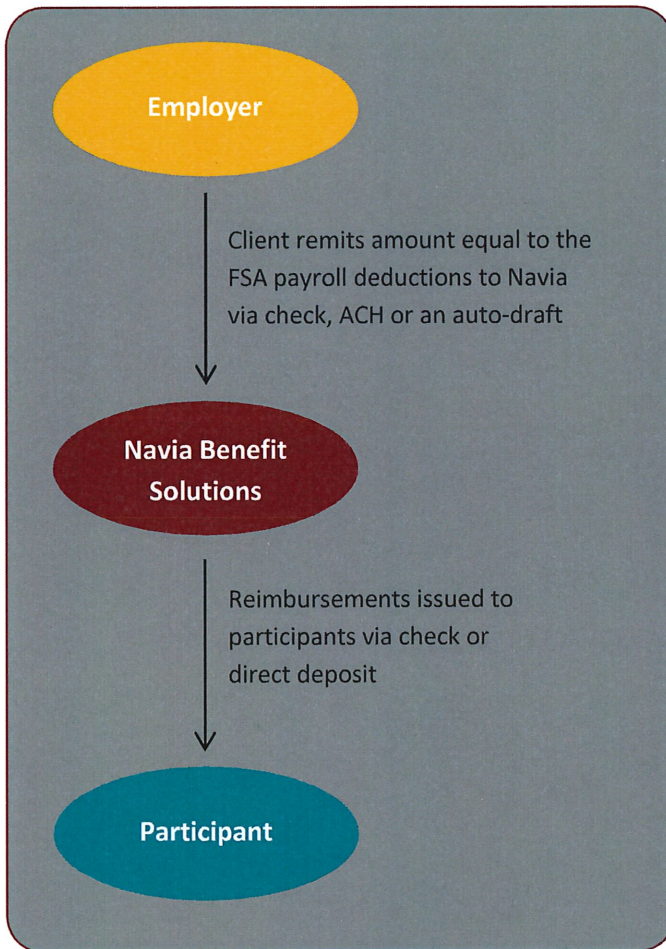
An exceptions file is automatically created and sent back to the client through the FTP site or via email. The exceptions file highlights any records that were changed, omitted, added or terminated by the file.

Plan Funding

Navia offers clients two options to fund their FSA plan. The plan can be funded through a Contributions method or through a Disbursements method of accounting.

Option #1 - Contribution Funding

In a *Contributions* method of plan funding, the client remits an amount equal to payroll deductions to Navia on a per pay date basis. The funds can be sent via check, an ACH or auto-drafted from the client's designated bank account. Neither option affects the timeliness of participant reimbursements. The burden of plan bookkeeping is on Navia and claims are reimbursed regardless of the physical funds held by Navia. Navia will reconcile the plan funds on a per pay date basis to ensure proper accounting.

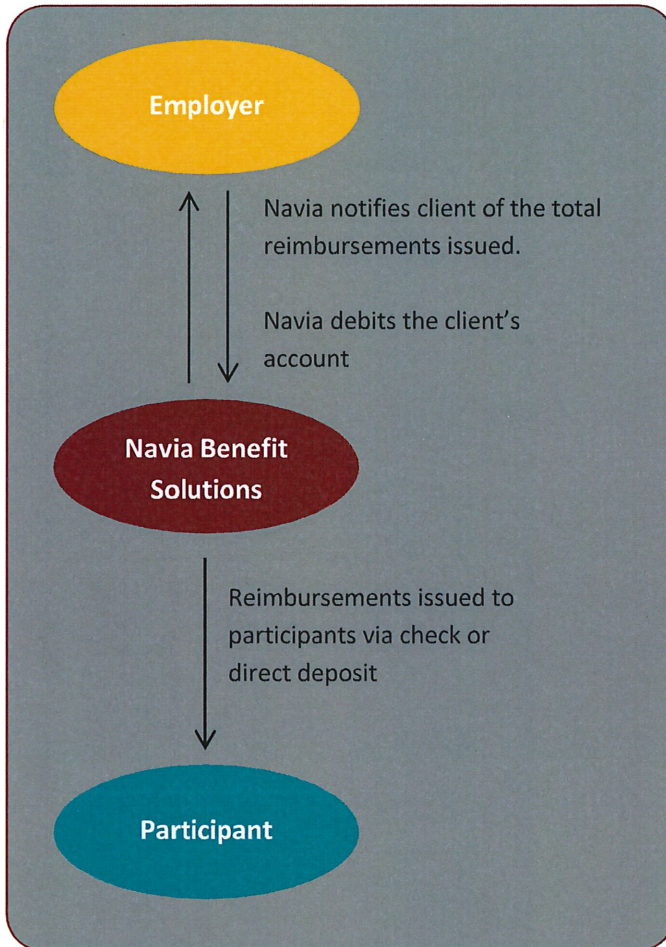


Debit Card

With Contribution funding, there are additional banking requirements tied to offering the debit card. The client is required to have a deposit on file with Navia in the amount of 5%-10% of total elections. The collateral account does not have any fees and is a non-interest bearing account.

Option #2 - Disbursement Funding

In a Disbursement method of plan funding, the client will reimburse Navia for the claims paid out on each reimbursement date. A check register itemizing all of the reimbursements issued (amounts, method, account, etc.) is posted to the online employer account and an email notification is sent to the client's contacts with a convenient link to the online report. The reimbursements are issued in advance of the funding being received by the client. The client will remit funds to Navia via direct debit. Navia debits the client's designated account for the amount of reimbursements issued two (2) business days after the reimbursement date.



Debit Card

With Disbursement funding, there are additional banking requirements tied to offering the debit card. The client is required to have a deposit on file with Navia in the amount of 5%-10% of total elections. The collateral account does not have any fees and is a non-interest bearing account.

Distinguished Service Feature

Contribution Funding

Contribution funding puts the burden of bookkeeping on Navia and not on the client. It is a boutique approach to plan funding that only a few TPAs offer. The client remits a set amount to Navia on each pay date and Navia pays out claims regardless of the physical balance held. Over 85% of Navia clients use *Contribution* funding and we have a 100% track record for plan accounting and year-end reconciliation of funds.

Service Option Recap

The following service options are included.

Contribution funding

- Transfer of funds through auto-draft or ACH
- 5 - 10% deposit for debit card

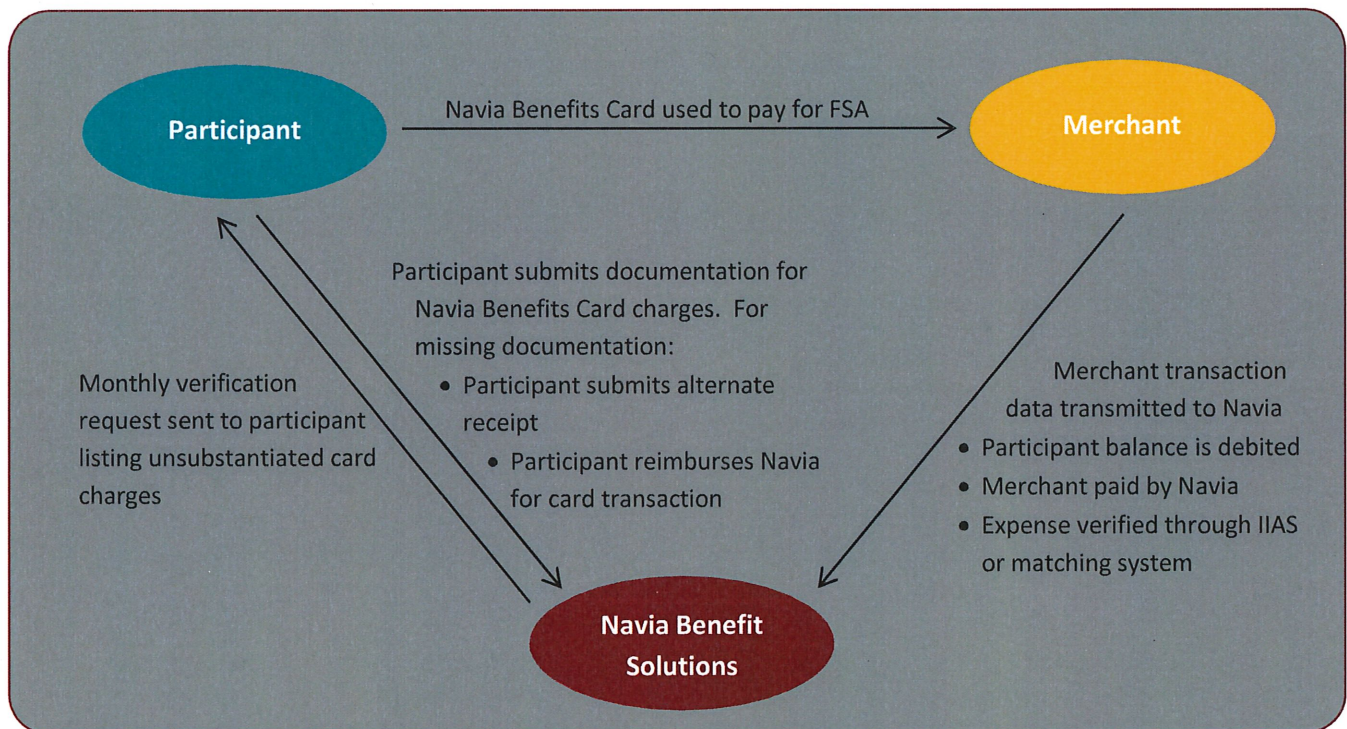
Disbursement funding

- Transfer of funds through auto-draft or ACH
- 5 - 10% deposit for debit card

FSA Debit Card (Navia Benefits Card)

Navia Benefit Solutions offers every client access to the Navia Benefits Card for use with the FSA plan. The card works at authorized merchants who provide FSA eligible services by using a pre-approved list of authorized merchant category codes (MCC). Participants with debit cards may still submit manual claims and receive a check or direct deposit.

IRS guidelines require that the participant retain documentation for their purchases for expense verification purposes. Navia will send the participant a request for expense verification if there are any charges that require substantiation. The request itemizes any unverified card transactions by date, amount and merchant description. Card transactions that were verified through copayment, recurring expense or IAS matching do not appear on the verification requests.



Navia uses the following methods for auto-adjudication of card transactions:

Method #1 – Copayment Matching

Card transactions that match one of the copayment amounts under the group medical plan are automatically cleared by NAVIA and do not require substantiation. The copayment amounts are gathered during implementation.

Method #2 – IAS Matching

Card transactions at IAS-approved merchants do not require substantiation. IAS is an industry standard that transmits an expense's FSA eligibility along with the card transaction amount. Retail merchants are required to use an IAS system in order to accept an FSA debit card.

Method #3 – Recurring Expense Matching

Card transactions matching a previously approved transaction (amount and provider) do not require substantiation.

If the first request for verification is ignored, a second request is sent followed by a final request. If the final request is ignored, the card is suspended from further use until the participant rectifies the charge. Each request contains submission instructions and participant options for lost documentation.

Our advancements in the debit card program resulted in a 93% automatic expense substantiation rate and a less than 1% card suspension rate.

LOST DOCUMENTATION/INELIGIBLE CARD TRANSACTION

If the Navia Benefits Card is suspended, the participant may do any of the following to reactive their card.

1. **Claim Off-Set.** The participant may submit the documentation for a non-debit card expense in lieu of the card transaction documentation. The non-card expense will off-set any pending card documentation and reactivate the card. If the off-set amount is larger than the pending card transaction, then the difference is processed as a manual claim and a reimbursement is issued.
2. **Plan Reimbursement.** The participant may reimburse the plan administrator for the amount of the card transaction. The reimbursement is deposited back into their FSA and the card transaction is removed from their account.
3. **Resubmitting Original Documentation.** If the original documentation is found, it can still be submitted to clear the pending card transaction. If a claim off-set was used, then the claim off-set amount is reprocessed as a manual claim and a reimbursement is issued.



Traditional FSA debit card plans have a 75-85% auto-substantiation rate for card transactions. The remaining 15-25% of card transactions that cannot be auto-substantiated are typically for dental, vision, deductible or coinsurance expenses. FlexConnect is a cutting-edge solution that bridges this gap and results in 95-98% auto-substantiation rates.

Service Option Recap

The following service options are included.

- Copayment matching
- IIAS matching
- Recurring expense matching
- FlexConnect
- Claims off-set
- Plan reimbursements

Reports

Navia Benefit Solutions will provide the client with two (2) standard reports on each reimbursement date, a check register report and YTD report. These reports are created after each reimbursement cycle and posted to the employer online account. Each report is password-protected. An email is generated and sent to the client's plan contacts with a convenient link to the online report.

Report #1 – Check Register

The check register report is an itemized listing of all the reimbursements issued that day by participant, amount, method and benefit. This is a static report that is posted to the employer online account. The client's contacts have access to the full history of all check register reports for all active plan years.

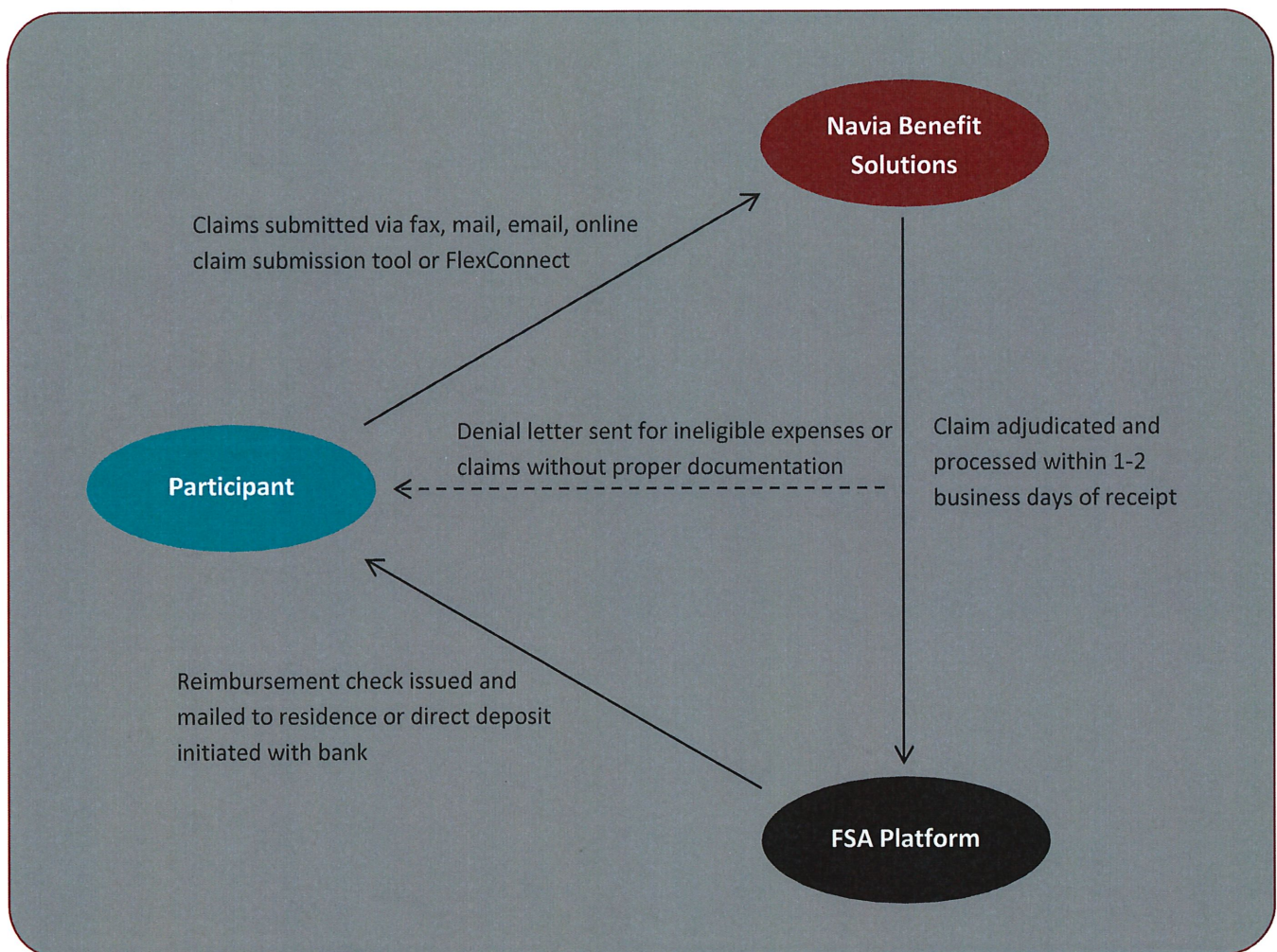
Report #2 – Year-To-Date (YTD)

The YTD report is an accurate report of all the participant YTD balances. This report is posted to the online account, but can also be dynamically generated through the employer online account access.

Navia can also provide ad hoc reporting to clients. Any ad hoc report would be generated by the dedicated account manager and sent to the client's plan contacts on a set cycle or as needed.

Claims & Reimbursements

Participants may submit claims via email, mobile app, online, mail or toll-free fax. All claims are processed within 1-2 business days of receipt and are pending for reimbursement until the next scheduled reimbursement date. Each claim is tracked through the entire claims lifecycle from receipt, adjudication, processing and storage using document management software. Claims are adjudicated for the proper date, cost and type of service before being entered into the FSA platform. A denial letter is generated and sent to the participant for any claim that is ineligible or missing documentation. The denial letter clearly indicates the reason for denial and the corrective action needed to reprocess the claim. Each denial is stamped with the claims processors' credentials for accountability and customer service.

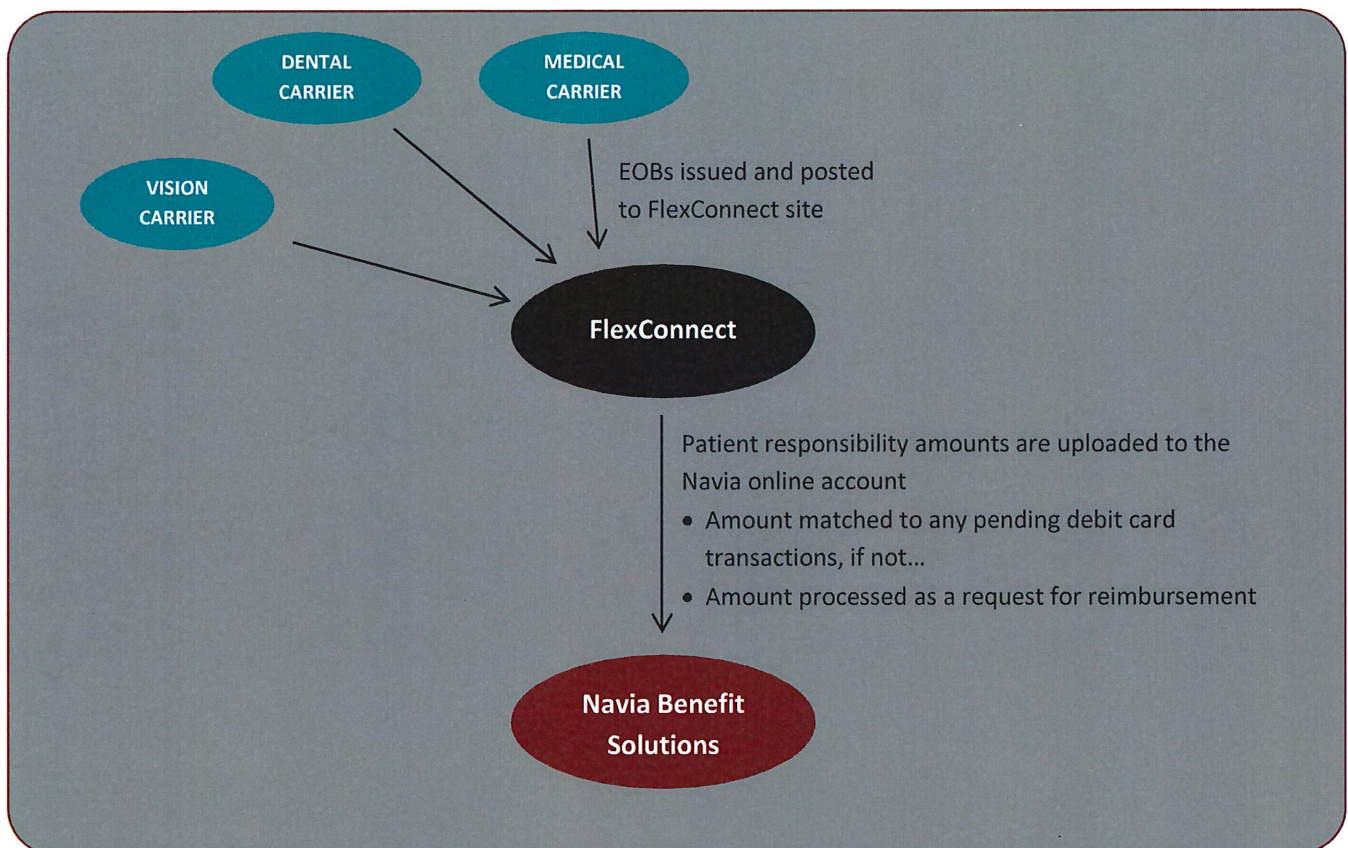


The scheduled reimbursement cycle is set by the client. Participant reimbursements are issued via check (default) to the participant's home or direct deposit. All checks are mailed the same day as issued from our Bellevue, WA office. Direct deposits are transmitted to the bank on the scheduled reimbursement date. The reimbursements are issued regardless of any advance funding from the client.

FlexConnect

Navia offers our participants the ability to submit carrier EOB data directly to Navia through a FlexConnect account. FlexConnect is a health care consolidator allowing employees to link their various insurance accounts together under one Web site. This allows employees to view all of their EOBs in one central location.

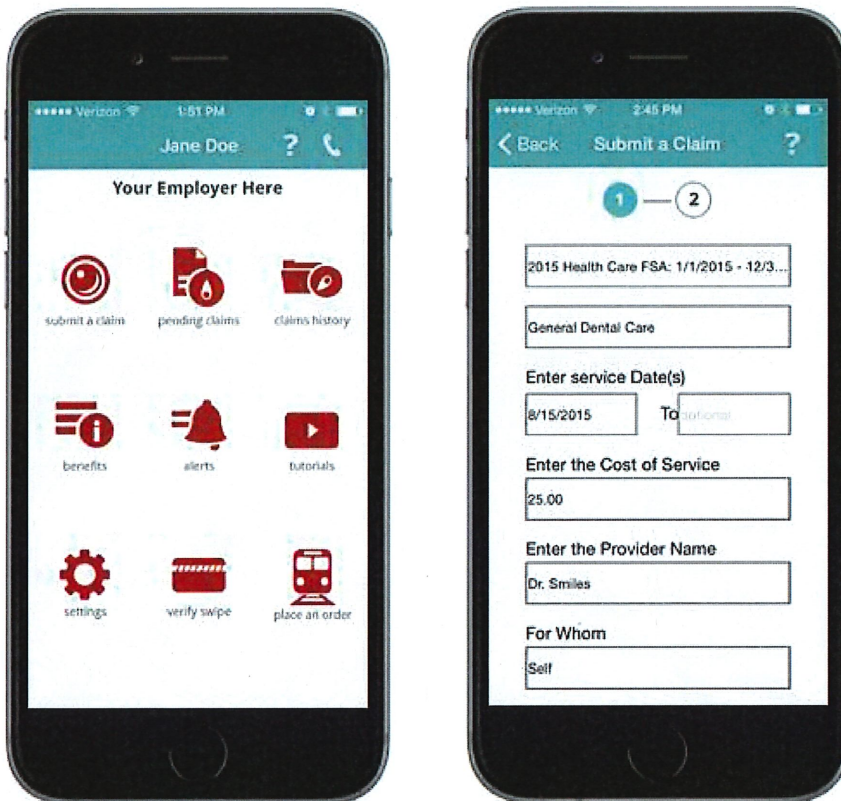
Our FlexConnect system lets participants link their online insurance accounts to their online FSA account. As an EOB is generated by a carrier, the EOB will be downloaded automatically to the FlexConnect site and the patient responsibility amount is uploaded as an online claim to their Navia online account. The online claim is matched against any outstanding debit card charges before being uploaded as a claim for reimbursement.



The partnership with FlexConnect has resulted in a 95-98% auto-adjudication rate for debit card transactions as well as a drastic improvement in the overall participant satisfaction with the FSA plan.

Mobile Application

Navia Benefit Solutions is pleased to announce that the client's employees will have access to a mobile application that gives them full access to their FSA on the go. The mobile application is available on both the iPhone and Android platforms.



Users will have full account access to perform the following tasks:

- Submit claims
- View account balances
- Verify outstanding Navia Benefits Card charges
- Receive alerts
- View claim denials
- Access FSA educational materials



www.naviabenefits.com

(800) 669-3539

sales@naviabenefits.com



GoNavia Commuter Benefit Administration

Prepared by Navia Benefit Solutions

www.naviabenefits.com

(425) 452-3500



Employers Council
on Flexible Compensation

Executive Board Member since 2009



NAVIA BENEFIT SOLUTIONS

Navia Benefit Solutions (Navia) was founded in 1990 by Jim and Stan Aitken. What began as a third-party administration firm for flexible spending accounts (FSA's) has since grown to be considered one of the premier administrators on the West Coast with a national reach across all 50 states. Our administration has expanded to include the full scope of tax advantaged plans including HRAs, Commuter benefits, and HSAs as well as employer level services like consolidated billing and COBRA administration.

We have achieved success by offering the highest level of customer service, administration and expertise to every business partner and participant.

ADMINISTRATIVE OVERVIEW

The following outlines Navia Benefit Solutions' administration process for our client's IRS Section 132 plan using our GoNavia commuter program. The "Administrative Snapshot" section shows a quick overview of plan administration and the participant highlights of the benefit. Each section thereafter contains a detailed explanation of the process/area along with a visual flow chart showing the relationship of the parties and work involved.

Administrative Snapshot

- Navia receives a census file from the employer that includes all benefit eligible employees.
- The file is uploaded and emails are sent to employees with details about the benefit and instructions detailing how to register on the Navia website and place their commuter benefit order.
- Employees that want to participate will place orders on Navia's website between the 1st and the 20th of the month prior to the benefit month. (ex. December 1st - 20th for the January benefit order)
- Once the ordering platform closes at midnight on the 20th, Navia sends a Payroll Deduction Report (PDR) to the employer showing individual order amounts. This report also acts as a notification of the total that Navia will be ACH debiting from the employer's designated bank account.
- Navia loads the order amounts onto the participant's Navia Benefits Cards. The participants then use the Navia Benefits Card to pay for their work-related parking or transit expenses (load transit passes, etc.). The card is a MasterCard and works the same as a personal card to pay for their transit or parking expenses.
- The employer then uses the PDR to apply deductions to payroll.

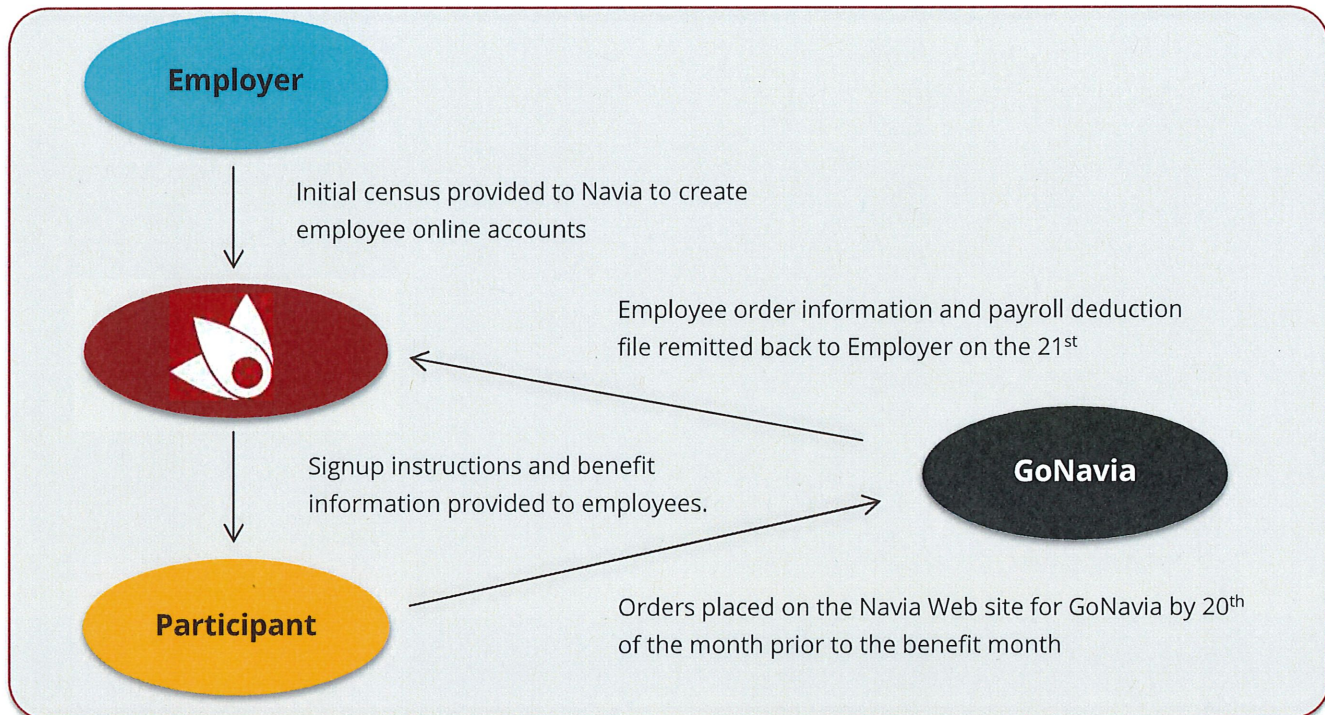


Participant Highlights

- Participants can change their order monthly, allowing total benefit flexibility.
- Recurring orders capabilities. Order once on the Navia site and you're set!
- Unused amounts roll over from month-to-month and do not expire until employee termination.
- Direct Pay option for Vanpool and Parking at cash-only locations
- Optional bicycle benefit for employees who primarily ride their bicycle to work.
- Ride option flexibility including UberPOOL and Lyft Line.

Implementation / Enrollment

A member of our implementation team will assist you in completing the online group application to establish services with Navia. The application typically takes 5-10 minutes to complete and establishes the legal terms and administrative specifications for the plan. Once the plan application is complete and submitted, all communication pieces, plan documents and enrollment instructions are created and emailed to you.

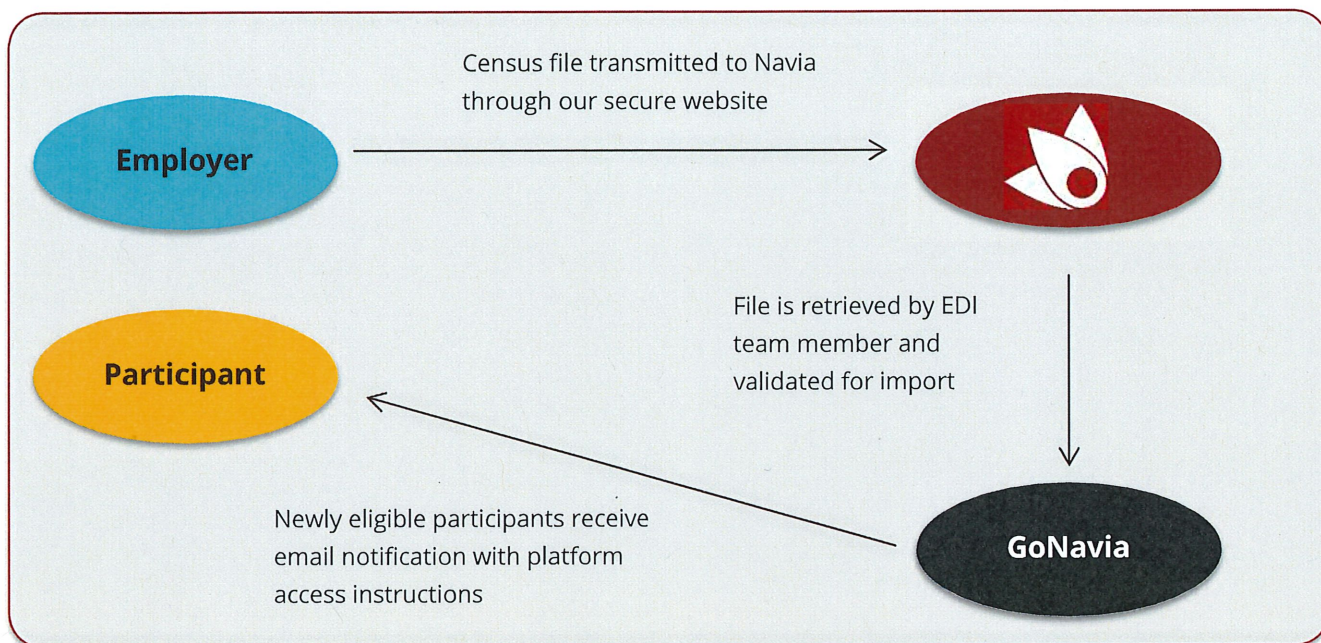


Employees access the GoNavia program through their Navia online account. Purchases for commuter benefits can be one-time orders for an upcoming month or recurring orders for multiple months. The deadline to place an order is at 11:59 pm, PT on the 20th of every month and orders placed by the deadline are guaranteed for the start of the following month. Employees will receive email notifications when their order is fulfilled and reminder emails in advance of recurring orders.

There is no open enrollment period for the GoNavia benefit. It is a retail commuter benefit for employees to use at any time. Navia can establish webinars or teleconferences for clients to communicate this benefit to employees. Each webinar is approximately 20 minutes long with an ordering demo and Q & A session to follow. Webinars increase employee participation and help smooth the transition from the prior TPA and introduce the benefit.

Eligibility / Reporting

GoNavia eligibility is maintained through an employee census file transmitted to Navia on a monthly basis. The file should be transmitted by the 5th of each month to allow for proper upload time before the deadline on the 20th. It should be a change only census to capture new hires and terminated employees. File and report transmissions will be completed through our secure upload tool through the portal on our Web site.

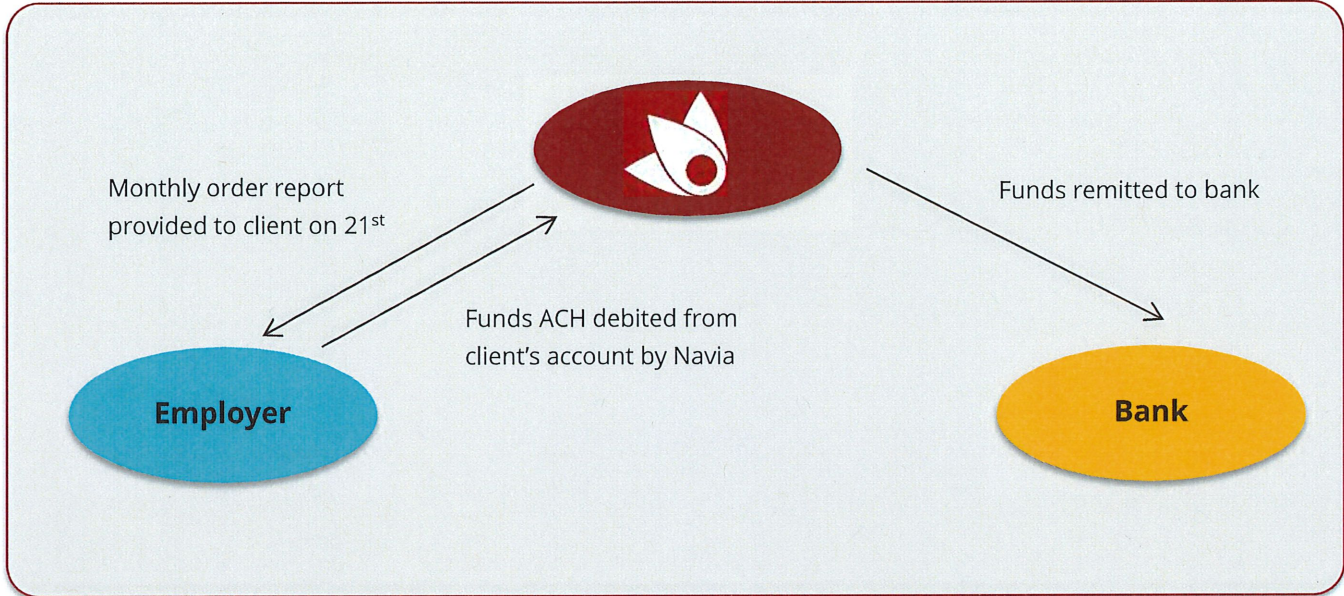


On or about the 21st of each month the employer will receive an initial payroll deduction report from Navia. This report details individual employee orders and the total orders for the upcoming month.

Plan Funding

The GoNavia commuter program is funded based on the monthly payroll deduction report (PDR) sent on the 21st of the month. Navia will initiate an auto-debit from a client owned bank account two (2) business days after the report is received.

The funds debited from the client are then transmitted to the bank to ensure orders are fulfilled in a timely fashion.



Products

The GoNavia Commuter benefit uses a Navia Benefits Debit MasterCard® that can hold separate funds for both transit and parking benefits. The program is fully compliant with all the IRS regulations concerning transit benefits because it will only work at transit provider machines and Web sites. It will not work at merchants who provide other services in addition to transit products. Employees can use their GoNavia benefit to do the following:

- Make purchases on a transit agency's Web site
- Make purchases on a regional smart card site (e.g. ORCA, Clipper)
- Rideshare Partners: Pay for work-related UberPOOL and Lyft Line expenses!
- Pay for daily parking
- Pay for their monthly parking
- Receive a direct reimbursement for their parking costs at a cash lot
- Receive a direct payment to comply with optional bike component



www.naviabenefits.com

(800) 669-3539

sales@naviabenefits.com



Sample Letters, Statements and Notifications

This document contains samples of our system generated letters, notifications, and account statements. Some of these documents are auto-generated by our FSA system according to a set schedule, triggered event, or based on participant activity. Included are the following documents:

- **Enrollment Confirmation Email**
This email is sent to the participant once their enrollment has been processed in our system. The Email contains a password-protected Confirmation of Enrollment Statement that details the name, address, election, important dates and instructions on how to register their online account.
- **Confirmation of Enrollment Statement**
This is the above-mentioned attachment that lets the participant know what data we have in our systems based on their enrollment.
- **Statement of Benefits Email**
This is the quarterly generated email to participants letting them know that their official account statement is available to view through their online account. The statements are generated at the end of the 3rd, 6th, 9th and 11th month of the plan year.
- **Notice of Benefit Activity for Claims Processing**
An email notification sent to participants once a submitted claim has been processed by a member of our customer service team. There is a corresponding notification send when a reimbursement has been issued by Navia as well.
- **Notice of Benefit Activity for Reimbursement**
An email notification sent to participants once a reimbursement has been issued for an approved claim.
- **Notification of Claim Denial**
An email notification sent to participants when any portion of a claim cannot be processed. The denial letter itself is posted to the online account for security and privacy reasons.
- **Denial Letter**
A sample of the denial letter sent to participants explaining why a portion of the claim could not be processed. The denial shows the total claim amount, the amount approved, and the amount denied. The denial also has the direct contact information for the customer service agent that processed the claim. The participant can communicate directly with the claim processor for resubmission of the claim.
- **Notification of Completed Debit Card Substantiation**
An email notification sent to the participant when a debit card claim substantiation is approved.

Enrollment Confirmation Email

From: notification@naviabenefits.com [<mailto:notification@naviabenefits.com>]

Sent: Friday, January 1, 2016 3:19 PM

To: tony.stark@abccompany.com

Subject: Welcome to Navia Benefits

Welcome to Navia!

Congratulations on your enrollment in the Flexible Spending Arrangement! This email is to confirm that your enrollment information has been successfully received and processed.

Navia is here to make sure that you get the most out of this valuable benefit. We've outlined some of the administrative details of how your plan works, along with your plan year election, in the attached password-protected document titled 'Confirmation Letter'. Please take the time to review this letter to make sure your name, address and election information is accurate.

The password to open the Confirmation Letter uses a combination of the *first four letters of your last name ALL UPPER CASE and your zip code (for example, FLEX98888)*. If your last name is less than four letters, enter your full last name and zip code.

Your plan documents are available on our website, which you may access by clicking [here](#) and logging in. First time users will click the [Register](#) button in the top right corner of the page.

To register for online account access, you will be requested to provide the following information:

- Last Name, First Initial
- E-mail Address
- Employer Code: **ABC**
- Last four digits of your social security number/employeeID
- Date of Birth
- Choose a User Name
- Answer three security questions

Do not forget to review and accept the 'Terms and Conditions'. After clicking 'Submit' for online access, you will receive an email confirmation with a temporary link to set your password and complete your registration.

Please do not reply to this email. If you have general questions regarding your Flexible Spending Arrangement, please contact us.

We look forward to serving you in the coming months.

Thank you!

Navia Benefit Solutions



Local: 425-452-3500
Toll Free: 1-800-669-3539
www.naviabenefits.com

Navia Benefit Solutions

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IMPORTANT NOTICE: The contents of this email are confidential and may also be privileged. If you are not the intended recipient, please notify the sender immediately and do not disclose the contents to any other person, use it for any purpose, or store or copy the information in any medium.

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Enrollment Confirmation Statement



January 1, 2016

ABC COMPANY Flexible Spending Arrangement

To: Stark, Tony
11400 SE 6th St
Ste 125
Bellevue, WA 98004

Welcome to Navia Benefit Solutions! Your enrollment confirmation is outlined below along with other important plan details to help you navigate your benefits.

Health Care FSA

Plan Year Election: \$2,550.00
Effective Date: 1/1/2016
Last Day to Incur Expenses: 12/31/2016
Last Day to Submit Expenses: 3/31/2017

Day Care FSA

Plan Year Election: \$5,000.00
Effective Date: 1/1/2016
Last Day to Incur Expenses: 12/31/2016
Last Day to Submit Expenses: 3/31/2017

If this information is incorrect, please contact your Human Resources or Payroll Department as soon as possible. No action is required if all information is correct.

The dates of service for your eligible expenses must be during the plan year, which is 1/1/2016 through 12/31/2016 and while you are an active participant in the plan. Any expenses incurred prior to your effective date or after your termination date cannot be reimbursed.

CLAIM SUBMISSION

You may submit claims for reimbursement using one of the following methods (use only one method per submission):

- MyNavia (mobile app for iPhone & Android)
- Online Claims Submission: log in to the participant portal
- Email: claims@naviabenefits.com
- Fax: (425) 451-7002 or toll-free (866) 535-9227
- Mail: Navia Benefit Solutions PO Box 53250 Bellevue, WA 98015
- FlexConnect Tool

Find a list of common [eligible expenses](#) online or use our [Recurring Claim Form](#) for expenses you incur again and again.

AVAILABILITY OF NOTICE OF PRIVACY PRACTICES

TEST DEMO COMPANY maintains a Notice of Privacy Practices that provides information to individuals whose protected health information will be used or maintained by the Flexible Benefits Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact your Human Resources Department.

Please allow Navia at least two (2) full business days to process your request for reimbursement. All claims must be submitted prior to the end of the claim filing period. Upon claim submission and approval, reimbursements will be added back to your paychecks.

REGISTRATION

Plan information and claim forms are available to you online through www.naviabenefits.com. First time users will click 'Register' in the upper-right corner of the screen and select "I'm a participant." You will need your 3 character employer code, **ABC**, in order to register. Shortly after completing the online form you will receive an email confirmation to complete your registration.

Additional information and plan related forms can be obtained by contacting Navia Benefit Solutions.

We look forward to serving you!

Navia Benefit Solutions

Customer Service

Hours: Monday-Friday 5am-5pm Pacific Time

Phone: 800-669-3539 or 425-452-3500

Email: customerservice@naviabenefits.com

Website: www.naviabenefits.com

AVAILABILITY OF NOTICE OF PRIVACY PRACTICES

TEST DEMO COMPANY maintains a Notice of Privacy Practices that provides information to individuals whose protected health information will be used or maintained by the Flexible Benefits Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact your Human Resources Department.

Statement of Benefits Email

From: notification@naviabenefits.com [<mailto:notification@naviabenefits.com>]

Sent: Friday, February 26, 2016 3:33 PM

To: tony.stark@abccompany.com

Subject: Statement of Benefits

A Statement of Benefits has been created for your Flexible Spending Arrangement through ABC Company, and is now available for your review on our [website](#). If you are not currently registered on our website, you may do so by clicking [here](#). Your company code, which you will need to complete the registration process, is **ABC**.

If you are not automatically directed to this document after logging in, scroll down to the 'My Benefits' section, click the 'Statements' link to the right of your current plan year, and click on the link corresponding to the date this notice was sent.

If you have any questions, please contact us directly and do not reply to this email. Our contact info can be found by clicking the 'Contact Us' link below.

Thank you,

Navia Benefit Solutions



Local: 425-452-3500

Toll Free: 1-800-669-3539

www.naviabenefits.com

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Notice of Benefit Activity for Claims Processing

From: notification@naviabenefits.com [<mailto:notification@naviabenefits.com>]

Sent: Friday, February 26, 2016 3:33 PM

To: tony.stark@abccompany.com

Subject: Navia Benefits Notice of Benefit Activity

Dear Navia participant,

This email is to notify you that a claim has been received and processed. For more information about the details of your claim, please access your [online account](#) or click <http://www.naviabenefits.com/contact> for contact information.

Did you know that you can set up Day Care FSA claims to recur? For more information, log on to our web site and under 'Tools,' click 'My Recurring Claims.' Please do not reply to this email.

Sincerely,

Navia Benefit Solutions



If you do not wish to receive further electronic correspondence from Navia Benefit Solutions, please click [here](#) to unsubscribe. To access documents, you must have Adobe Reader. If you do not currently have this program installed, visit <http://get.adobe.com/reader/> to download.

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Notice of Benefit Activity for Reimbursement

From: notification@naviabenefits.com [mailto:notification@naviabenefits.com]

Sent: Friday, February 26, 2016 3:33 PM

To: tony.stark@abccompany.com

Subject: Navia Benefits Notice of Benefit Activity

Dear Navia participant,

This email is to notify you that a claim reimbursement has been issued. For more information about the details of your disbursement, please access your [online account](#) or click <https://www.naviabenefits.com/contact> for contact information. Please do not reply to this email.

Sincerely,

Navia Benefit Solutions



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Notification of Claim Denial

From: notification@naviabenefits.com [mailto:notification@naviabenefits.com]

Sent: Friday, February 26, 2016 3:33 PM

To: tony.stark@abccompany.com

Subject: Request for Additional Information and/or Notice of Denial

Dear Navia participant,

A Request for Additional Information and/or Notice of Denial has been issued for your recent claim(s). This document is available for your review by accessing your [online account](#).

If you are not automatically directed to this document after logging in, go to 'My Benefits', open your benefit, and scroll to the bottom of the page where your account activity is shown. Click on the 'Request for More Info' link corresponding to the date this notice was sent.

Sincerely,

Navia Benefit Solutions



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Denial Letter

REQUEST FOR ADDITIONAL INFORMATION OR NOTICE OF ADVERSE DETERMINATION

This document serves as a request for additional information and/or a denial, in whole or in part, for the requested reimbursement as indicated below. Any requested information must be submitted within 45 days of your receipt of this notice. We presume you will receive this notice within five days of the date above. If we do not receive the requested information within the timeframe indicated that portion of your claim shall be considered denied.

To: Stark, Tony
11400 SE 6th Street
Ste 125
Bellevue, WA 98004

Employer: ABC COMPANY

Claimed amount	\$200.00
We have approved	\$0.00
We are denying	\$200.00

Denied item(s):

Service date(s):	2/1/2016	Amount:	\$200.00
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Your claim did not include any supporting documentation. All claims submitted must be accompanied by documentation that shows the date, type, and cost of service incurred. Please resubmit your claim with documentation, such as an Explanation of Benefits from your insurance provider or a detailed statement from the service provider, showing the date, type, and cost of service corresponding to the amount being claimed.

Cody Cook
(425) 452-3473
ccook@naviabenefits.com

You have a right to appeal a denial by following the appeal procedures described below. This procedure is intended to provide a full and fair review of your claim.

LEVEL ONE BENEFIT DENIAL REVIEW TO NAVIA BENEFIT SOLUTIONS

You must request an appeal in writing within 180 days of the date you received notice of the denial of benefits. You may submit written comments, documents, records, and any other information relating to the claim. Upon written request and free of charge, you will be provided reasonable access to, and copies of, all documents, records, and other information relevant to the claim. This would include comments, documents, records, and other information that either was not submitted previously or was not considered in the initial benefit decision. The review of your appeal will give no deference to the initial decision. It will be conducted by the Navia Review Committee and not anyone involved in the initial denial decision.

You must file your appeal by submitting a written request by email, fax, or mail.

- Email all materials to claims@naviabenefits.com with "LEVEL ONE REQUEST FOR REVIEW OF BENEFIT DENIAL" in the subject line.
- Fax all materials to 425-452-7002 or 866-535-9227 with "LEVEL ONE REQUEST FOR REVIEW OF BENEFIT DENIAL" on the cover page.
- Mail all materials to Navia Benefit Solutions Level One Review, PO Box 53250, Bellevue, WA 98015

TIME PERIODS FOR APPEAL

You will be notified of the decision no later than 30 days after Navia receives your appeal. The Plan may extend this period by a reasonable time if necessary.

Please carefully review the above information. If you decide to appeal this denial by requesting a review as described above, your appeal should be sent within the prescribed time period to the person named above.

Failure to file a timely appeal will bar you from any further review of this benefit denial under these procedures or in a court of law.

LEVEL TWO BENEFIT DENIAL REVIEW TO THE EMPLOYER (FINAL APPEAL)

You must request an appeal in writing within 60 days of the date you received notice of the Level One Denial of Benefits. You may submit written comments, documents, records, and any other information relating to the claim. Upon written request and free of charge, you will be provided reasonable access to, and copies of, all documents, records, and other information relevant to the claim. The review of your level two appeal will take into account all comments, documents, records, and other information submitted that relates to the claim. This would include comments, documents, records, and other information that either was not submitted previously or was not considered in the initial benefit decision. The review of your appeal will give no deference to the initial decision. It will be conducted by the Employer's Review Committee and not anyone involved in the initial denial decision.

You must file your appeal by submitting a written request by email, fax, or mail.

- Email all materials to claims@naviabenefits.com with "LEVEL TWO REQUEST FOR REVIEW OF BENEFIT DENIAL" in the subject line.
- Fax all materials to 425-452-7002 or 866-535-9227 with "LEVEL TWO REQUEST FOR REVIEW OF BENEFIT DENIAL" on the cover page.
- Mail all materials to Navia Benefit Solutions Level Two Review, PO Box 53250, Bellevue, WA 98015

TIME PERIODS FOR APPEAL

You will be notified of the decision no later than 30 days after Navia receives your appeal and forwards the appeal to your employer. The Plan may extend this period by a reasonable time if necessary.

You have a right to bring a civil action under ERISA § 502(a) if applicable if you file a final appeal and your request for benefits is denied following review of the appeal.

Please carefully review the above information. If you decide to appeal this denial by requesting a review as described above, your appeal should be sent within the prescribed time period to the person named above.

Failure to file a timely appeal will bar you from any further review of this benefit denial under these procedures or in a court of law.

The above appeals process does not apply to Wellness Plan denials.

Navia Benefit Solutions
PO Box 53250, Bellevue, WA 98015-3250
Website portal.naviabenefits.com

Notice of Completed Debit Card Substantiation

From: notification@naviabenefits.com [mailto:notification@naviabenefits.com]

Sent: Friday, February 26, 2016 3:33 PM

To: tony.stark@abccompany.com

Subject: Adjudication Notification

Dear Navia participant,

This email is to notify you that a debit card swipe has been resolved. For more information about the details of your debit card swipe, please access your [online account](#) or click <http://www.naviabenefits.com/contact> for contact information. Please do not reply to this email. Sincerely,

Navia Benefit Solutions



If you do not wish to receive further electronic correspondence from Navia Benefit Solutions, please click [here](#) to unsubscribe. To access documents, you must have Adobe Reader. If you do not currently have this program installed, visit <http://get.adobe.com/reader/> to download.

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

How do I access my benefits?

Accessing your benefits couldn't be easier, just swipe your Navia Benefit Card to pay for eligible health care expenses. Funds come directly out of your FSA and are paid to the provider. Some swipes require us to verify the expense, so hang on to your receipts! If we need to see it, we will send you an email or notification via our smartphone app.


You can also submit 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.

Submitting claims is easier than ever using FlexConnect

The FlexConnect feature connects your FSA to your insurance plans and seamlessly creates a claim with proper documentation direct from your insurance carrier! All you have to do is click "reimburse me" and the claim is expedited for payment. Sign up for FlexConnect today!

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:

Health Care FSA

The Health Care FSA (HCFSA) allows you to pay for out-of-pocket medical expenses with tax-free dollars. Think of the HCFSA as a tool to pay for all your regular medical expenses throughout the plan year.

- Expenses for you, your spouse and tax-dependents are eligible for reimbursement, regardless of if they are covered on your medical plan.
- The Health Care FSA is a pre-funded benefit. This means you have access to your full annual election amount at any time during the plan year.
- Estimating future expenses is an important step as you prepare to enroll in an FSA. The more accurate you are in estimating your expenses the better the plan will work for you!

Common Eligible Expenses

- Prescription drugs
- Copays and coinsurance
- Deductibles
- Office visits
- Dental work
- Orthodontia
- Glasses
- Contacts
- Chiropractic
- Massage

NOTE: Expenses that are cosmetic in nature are not eligible

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

NOTE: 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 Health Care and 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.

Navia Benefits Card

Rather than filing a claim and waiting for reimbursement, you can use the debit card to pay your provider directly for qualified health care expenses. The card is accepted at participating merchants using the Inventory Information Approval System (IIAS) and at medical care merchants using the Master-Card® system. Be sure to hang on to your receipts in case we need to see them to verify the expense eligibility. If we need to see a receipt, you will notice an alert on your mobile app and we will send you an email reminder.

Accessing Your Benefits

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

- Online Account Access: Order additional debit cards, 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.
- Flexconnect: Sync your various medical, dental and vision benefits with your FSA plan for a quick and easy reimbursement. No need to submit documentation, we'll get it from the insurance carrier!

Standard Reports

This section contains samples of our standard reports. Included are the following documents:

- **Disbursement Report**
A detailed report that shows all of the reimbursements issued by Navia. The report is provided in an Excel format and has three (3) tabs: The Manual Claim Disbursement Worksheet, Debit Card Disbursement Worksheet, and Adjustment Disbursement Worksheet.
- **Year-To-Date Report**
A report showing all of the FSA participants and their Year-To-Date balances, contributions, reimbursements issued and their annual election amount. This report can be generated at any time.
- **Final Year-To-Date Report**
An end of year report with four (4) tabs showing: participant account information, client level funding transactions, participant disbursement detail, and account adjustments for the benefit plan year.

Manual Claim Disbursement Worksheet

For: ABC Company
 11400 SE 6th St., Suite 125
 Bellevue, WA 98004
 Plan Code 201601

For Checks Dated: 6/24/2016
 Date Printed: 6/24/2016
 Batch Number: 9233808

<u>Emp ID#</u>	<u>Dept</u>	<u>Name</u>	<u>Amount</u>		<u>Total</u> Disbursement	
			Health Care FSA	Day Care FSA		
123456789	ABC1	Banner, Bruce	\$310.72	\$0.00	\$310.72	Chk# 5928953
123456790	ABC1	Grayson, Dick	\$65.00	\$0.00	\$65.00	Chk# 5928954
123456791	ABC1	Grey, Jean	\$0.00	\$208.33	\$208.33	Chk# 5928955
123456792	ABC1	Howlett, James	\$1,020.00	\$0.00	\$1,020.00	ACH 5928956
123456793	ABC1	Kent, Clark	\$0.00	\$208.33	\$208.33	ACH 5928957
123456794	ABC1	Murdock, Matthew	\$0.00	\$208.33	\$208.33	ACH 5928958
123456795	ABC1	Norris, Chuck	\$0.00	\$208.33	\$208.33	Chk# 5928959
123456796	ABC2	Parker, Peter	\$0.00	\$208.33	\$208.33	ACH 5928960
123456797	ABC2	Quill, Peter	\$50.57	\$0.00	\$50.57	ACH 5928961
123456798	ABC2	Rogers, Steve	\$17.93	\$0.00	\$17.93	ACH 5928962
123456799	ABC1	Stark, Tony	\$0.00	\$208.33	\$208.33	ACH 5928963
123456800	ABC2	Thor, Mr.	\$0.00	\$208.33	\$208.33	ACH 5928964
123456801	ABC1	Wayne, Bruce	\$0.00	\$208.33	\$208.33	Chk# 5928965
123456802	ABC1	Wilson, Wade	\$0.00	\$2,708.29	\$2,708.29	Chk# 5928966
123456803	ABC1	Xavier, Charles	\$0.00	\$217.39	\$217.39	ACH 5928967

Total Employees Processed: 15

<u>Plan:</u>	<u>Disbursements</u>	<u>#Employees</u>
Health Care FSA	\$1,464.22	5
Day Care FSA	\$4,592.32	10
 <u>Depts:</u>		
ABC1	\$5,571.38	11
ABC2	\$485.16	4

Total Disbursements \$6,056.54

Debit Card Disbursement Worksheet

For: ABC Company
 11400 SE 6th St., Suite 125
 Bellevue, WA 98004
 Plan Code 201601

For Disbursements Dated: 6/17/2016 - 6/24/2016
 Date Printed: 6/24/2016

Emp ID#	Dept	Name	Transaction Date	Amount		
				Health Care FSA	Day Care FSA	Total Disbursement
ABC1	Banner, Bruce		6/18/2016	\$45.00	\$0.00	\$45.00
ABC1	Banner, Bruce		6/18/2016	\$20.00	\$0.00	\$20.00
ABC1	Banner, Bruce		6/18/2016	\$6.75	\$0.00	\$6.75
ABC1	Banner, Bruce		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Banner, Bruce		6/21/2016	\$103.30	\$0.00	\$103.30
ABC1	Banner, Bruce		6/22/2016	\$10.00	\$0.00	\$10.00
ABC1	Banner, Bruce		6/23/2016	\$10.00	\$0.00	\$10.00
ABC1	Grayson, Dick		6/18/2016	\$22.57	\$0.00	\$22.57
ABC1	Grayson, Dick		6/17/2016	\$150.00	\$0.00	\$150.00
ABC1	Grayson, Dick		6/20/2016	\$10.00	\$0.00	\$10.00
ABC1	Grey, Jean		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Grey, Jean		6/23/2016	\$10.00	\$0.00	\$10.00
ABC1	Grey, Jean		6/17/2016	\$35.00	\$0.00	\$35.00
ABC1	Grey, Jean		6/17/2016	\$39.50	\$0.00	\$39.50
ABC1	Grey, Jean		6/17/2016	\$20.00	\$0.00	\$20.00
ABC1	Grey, Jean		6/23/2016	\$20.00	\$0.00	\$20.00
ABC1	Grey, Jean		6/17/2016	\$70.27	\$0.00	\$70.27
ABC1	Grey, Jean		6/17/2016	\$15.00	\$0.00	\$15.00
ABC1	Grey, Jean		6/21/2016	\$3.60	\$0.00	\$3.60
ABC1	Howlett, James		6/22/2016	\$5.75	\$0.00	\$5.75
ABC1	Howlett, James		6/23/2016	\$20.00	\$0.00	\$20.00
ABC1	Kent, Clark		6/20/2016	\$147.72	\$0.00	\$147.72
ABC1	Kent, Clark		6/17/2016	\$13.58	\$0.00	\$13.58
ABC1	Kent, Clark		6/21/2016	\$54.60	\$0.00	\$54.60
ABC1	Kent, Clark		6/18/2016	\$20.00	\$0.00	\$20.00
ABC1	Kent, Clark		6/21/2016	\$9.69	\$0.00	\$9.69
ABC1	Kent, Clark		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Kent, Clark		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Kent, Clark		6/23/2016	\$50.00	\$0.00	\$50.00
ABC1	Kent, Clark		6/17/2016	\$20.00	\$0.00	\$20.00
ABC1	Kent, Clark		6/22/2016	\$120.61	\$0.00	\$120.61
ABC1	Kent, Clark		6/20/2016	\$38.57	\$0.00	\$38.57
ABC1	Kent, Clark		6/20/2016	\$34.51	\$0.00	\$34.51
ABC1	Kent, Clark		6/23/2016	\$20.00	\$0.00	\$20.00
ABC1	Kent, Clark		6/23/2016	\$5.00	\$0.00	\$5.00
ABC1	Kent, Clark		6/22/2016	\$5.10	\$0.00	\$5.10
ABC1	Stark, Tony		6/18/2016	\$265.84	\$0.00	\$265.84
ABC1	Stark, Tony		6/20/2016	\$136.19	\$0.00	\$136.19
ABC1	Stark, Tony		6/22/2016	\$12.79	\$0.00	\$12.79
ABC1	Wayne, Bruce		6/21/2016	\$25.00	\$0.00	\$25.00
ABC1	Wayne, Bruce		6/23/2016	\$25.00	\$0.00	\$25.00
ABC1	Wayne, Bruce		6/17/2016	\$30.44	\$0.00	\$30.44
ABC1	Wayne, Bruce		6/20/2016	\$92.80	\$0.00	\$92.80
ABC1	Wayne, Bruce		6/17/2016	\$189.38	\$0.00	\$189.38
ABC1	Wayne, Bruce		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Wayne, Bruce		6/21/2016	\$20.00	\$0.00	\$20.00
ABC1	Wayne, Bruce		6/22/2016	\$10.00	\$0.00	\$10.00
ABC1	Wayne, Bruce		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Wayne, Bruce		6/18/2016	\$75.00	\$0.00	\$75.00
ABC1	Wayne, Bruce		6/17/2016	\$100.00	\$0.00	\$100.00
ABC1	Wayne, Bruce		6/17/2016	\$20.00	\$0.00	\$20.00
ABC1	Wayne, Bruce		6/17/2016	\$10.00	\$0.00	\$10.00
ABC1	Wayne, Bruce		6/18/2016	\$7.50	\$0.00	\$7.50
ABC1	Wayne, Bruce		6/18/2016	\$4.04	\$0.00	\$4.04
ABC1	Wilson, Wade		6/23/2016	\$40.00	\$0.00	\$40.00
ABC1	Wilson, Wade		6/18/2016	\$20.00	\$0.00	\$20.00
ABC1	Wilson, Wade		6/22/2016	\$20.00	\$0.00	\$20.00
ABC1	Wilson, Wade		6/23/2016	\$91.75	\$0.00	\$91.75
ABC1	Wilson, Wade		6/17/2016	\$180.00	\$0.00	\$180.00

Total Employees Processed: 8

Plan:	Disbursements	#Employees
Health Care FSA	\$2,651.85	8
Day Care FSA	\$0.00	0

Depts:	Disbursements	#Employees
ABC1	\$2,651.85	8
ABC2	\$0.00	0

Total Debit Card Disbursements \$2,651.85

Adjustment Disbursement Worksheet

For: ABC Company
 11400 SE 6th St., Suite 125
 Bellevue, WA 98004
 Plan Code 201601

For Adjustments Dated: 6/17/2016 - 6/24/2016
 Date Printed: 6/24/2016

<u>Emp ID#</u>	<u>Dept</u>	<u>Name</u>	<u>Transaction Date</u>	<u>Amount</u>		<u>Total Disbursement</u>	<u>Adjustment Description</u>
				Health Care FSA	Day Care FSA		
ABC1	Banner, Bruce		6/21/2016	-\$65.50	\$0.00	-\$65.50	Debit Card Credit
ABC1	Kent, Clark		6/18/2016	-\$30.44	\$0.00	-\$30.44	Debit Card Credit
ABC1	Stark, Tony		6/19/2016	-\$38.00	\$0.00	-\$38.00	Debit Card Credit

Total Employees Processed: 3

<u>Plan:</u>	<u>Disbursements</u>	<u>#Employees</u>
Health Care FSA	-\$133.94	3
Day Care FSA	\$0.00	0

<u>Depts:</u>	<u>Disbursements</u>	<u>#Employees</u>
ABC1	-\$133.94	3
ABC2	\$0.00	0

Total Adjustments - \$133.94

Report: Year-to-Date

Prepared by: Navia Benefit Solutions

6/24/2016 11:24:53 AM

Company Name: ABC Company

Coverage Period: 01/01/16 to 12/31/16

Plan: 201601 - Section 125

Benefit: Health Care FSA

Department	Employee Name	Annual Election	Benefit Effective Date	Total Contributions	Disbursements	Balance	Term Date	Termination Type
ABC1	Banner, Bruce	\$500.00	01/01/2016	\$500.00	\$0.00	\$500.00		
ABC1	Grayson, Dick	\$480.00	01/01/2016	\$240.00	\$0.00	\$240.00		
ABC1	Grey, Jean	\$300.00	01/01/2016	\$150.00	\$0.00	\$150.00		
ABC1	Howlett, James	\$500.00	01/01/2016	\$249.96	\$402.67	(\$152.71)		
ABC1	Kent, Clark	\$500.00	01/01/2016	\$249.96	\$0.00	\$249.96		
ABC1	Murdock, Matthew	\$500.00	02/22/2016	\$166.68	\$289.44	(\$122.76)		
ABC1	Norris, Chuck	\$1,275.00	05/16/2016	\$255.00	\$310.72	(\$55.72)		
ABC2	Parker, Peter	\$120.00	01/01/2016	\$60.00	\$120.00	(\$60.00)		
ABC2	Quill, Peter	\$135.38	01/01/2016	\$135.38	\$0.00	\$135.38		
ABC2	Rogers, Steve	\$100.00	01/01/2016	\$100.00	\$0.00	\$100.00		
ABC1	Stark, Tony	\$1,500.00	04/18/2016	\$375.00	\$0.00	\$375.00		
ABC2	Thor, Mr.	\$600.00	01/01/2016	\$300.00	\$189.12	\$110.88		
ABC1	Wayne, Bruce	\$600.00	01/01/2016	\$300.00	\$0.00	\$300.00		
ABC1	Wilson, Wade	\$600.00	01/01/2016	\$349.96	\$0.00	\$349.96		
ABC1	Xavier, Charles	\$800.00	01/01/2016	\$133.32	\$38.39	\$94.93	7/1/2016	Cease participation
ABC1		\$7,555.00		\$2,969.88	\$1,041.22	\$1,928.66		
ABC2		\$955.38		\$595.38	\$309.12	\$286.26		
	Totals:	\$8,510.38		\$3,565.26	\$1,350.34	\$2,214.92		

Total Participants:

15

Benefit: Day Care FSA

Department	Employee Name	Annual Election	Benefit Effective Date	Total Contributions	Disbursements	Balance	Term Date	Termination Type
ABC1	Banner, Bruce	\$480.00	01/01/2016	\$240.00	\$0.00	\$240.00		
ABC1	Grayson, Dick	\$5,000.00	01/01/2016	\$2,499.96	\$0.00	\$2,499.96		
ABC1	Grey, Jean	\$2,000.00	02/01/2016	\$800.00	\$0.00	\$800.00		
ABC1	Howlett, James	\$5,000.00	01/01/2016	\$2,499.96	\$0.00	\$2,499.96		
ABC1	Kent, Clark	\$5,000.00	01/01/2016	\$2,499.96	\$2,499.96	\$0.00		
ABC1	Stark, Tony	\$300.00	06/01/2016	\$23.08	\$0.00	\$23.08		
ABC2	Thor, Mr.	\$5,000.00	01/01/2016	\$2,499.96	\$0.00	\$2,499.96		
ABC1	Wilson, Wade	\$1,000.00	06/01/2016	\$76.92	\$0.00	\$76.92		
ABC1		\$18,780.00		\$8,639.88	\$2,499.96	\$6,139.92		
ABC2		\$5,000.00		\$2,499.96	\$0.00	\$2,499.96		
	Totals:	\$23,780.00		\$11,139.84	\$2,499.96	\$8,639.88		

Total Participants:

8

Summary

	Annual Election	Total Contributions	Disbursements	Balance
ABC1	\$26,335.00	\$11,609.76	\$3,541.18	\$8,068.58
ABC2	\$5,955.38	\$3,095.34	\$309.12	\$2,786.22
	\$32,290.38	\$14,705.10	\$3,850.30	\$10,854.80

Total Participant:

15

Final Year-to-Date

ABC Company - Sec 125, 201501
 Coverage Period : 01/01/2015 - 12/31/2015

TOTALS
 HCFA \$567.72
 DCFA \$1,290.75
 Balance to be Disbursed \$1,858.47

Co. Code	Emp. ID	Emp. Name	Plan Year	Benefit Code	Standard Cont	Annual Election	Contributed	Disbursed	Balance
ABC	123456789	Banner, Bruce	201501	HCFA	\$20.83	\$488.98	\$488.90	\$488.98	-0.08
ABC	123456790	Grayson, Dick	201501	HCFA	\$41.67	\$547.68	\$547.68	\$336.90	210.78
ABC	123456791	Grey, Jean	201501	HCFA	\$83.33	\$1,000.00	\$999.96	\$1,000.00	-0.04
ABC	123456792	Howlett, James	201501	HCFA	\$104.17	\$2,055.55	\$2,055.55	\$2,055.55	0
ABC	123456793	Kent, Clark	201501	HCFA	\$50.00	\$500.95	\$500.95	\$500.95	0
ABC	123456794	Murdoch, Matthew	201501	HCFA	\$62.50	\$1,642.17	\$1,699.86	\$1,642.17	57.69
ABC	123456795	Norris, Chuck	201501	HCFA	\$0.00	\$0.00	\$0.00	\$0.00	0
ABC	123456796	Parker, Peter	201501	HCFA	\$0.00	\$0.00	\$0.00	\$0.00	0
ABC	123456797	Quill, Peter	201501	HCFA	\$83.33	\$1,526.35	\$1,526.27	\$1,526.35	-0.08
ABC	123456798	Rogers, Steve	201501	HCFA	\$12.50	\$272.53	\$260.03	\$272.53	-12.5
ABC	123456799	Stark, Tony	201501	HCFA	\$50.00	\$273.94	\$273.94	\$0.00	273.94
ABC	123456800	Thor, Mr.	201501	HCFA	\$75.00	\$1,800.00	\$1,800.00	\$1,800.00	0
ABC	123456801	Wayne, Bruce	201501	HCFA	\$62.50	\$1,000.00	\$1,000.00	\$961.99	38.01
ABC	123456802	Wilson, Wade	201501	HCFA	\$104.17	\$2,499.99	\$2,499.99	\$2,499.99	0
ABC	123456803	Xavier, Charles	201501	HCFA	\$31.25	\$750.00	\$750.00	\$750.00	0
						\$14,403.13	\$13,835.41	\$567.72	
ABC	123456789	Banner, Bruce	201501	DCFA	\$208.33	\$5,000.00	\$4,999.92	\$4,999.92	0
ABC	123456790	Grayson, Dick	201501	DCFA	\$208.33	\$5,000.00	\$4,999.92	\$4,999.92	0
ABC	123456791	Grey, Jean	201501	DCFA	\$62.50	\$1,500.00	\$1,500.00	\$1,409.25	90.75
ABC	123456792	Howlett, James	201501	DCFA	\$50.00	\$1,200.00	\$1,200.00	\$0.00	1200
ABC	123456793	Kent, Clark	201501	DCFA	\$83.33	\$500.00	\$499.98	\$499.98	0
ABC	123456799	Stark, Tony	201501	DCFA	\$208.33	\$5,000.00	\$4,999.92	\$4,999.92	0
ABC	123456800	Thor, Mr.	201501	DCFA	\$24.31	\$3,000.00	\$3,000.00	\$3,000.00	0
ABC	123456802	Wilson, Wade	201501	DCFA	\$125.00	\$3,000.00	\$2,000.00	\$2,000.00	0
						\$23,199.74	\$21,908.99	\$1,290.75	
Plan Total						\$37,602.87	\$35,744.40	\$1,858.47	

Plan Funding

Funding Date	Amount Posted	Amount Due	Source	Status	Check Received	Check Number	Amount Paid
1/31/2015	2,547.55	-	DWS Debit Card	Paid	2/15/2015	dd	2,547.55
2/28/2015	1,627.66	-	Manual	Paid	3/15/2015	dd	1,627.66
3/31/2015	5,047.60	-	Manual	Paid	4/15/2015	dd	5,047.60
4/30/2015	4,834.78	-	DWS	Paid	5/15/2015	dd	4,834.78
5/31/2015	2,073.46	-	DWS Debit Card	Paid	6/15/2015	dd	2,073.46
6/30/2015	2,446.99	-	DWS	Paid	7/15/2015	dd	2,446.99
7/31/2015	2,095.24	-	DWS Debit Card	Paid	8/15/2015	dd	2,095.24
8/31/2015	2,797.80	-	Manual	Paid	9/15/2015	dd	2,797.80
9/30/2015	2,277.15	-	Manual	Paid	10/15/2015	dd	2,277.15
10/31/2015	2,561.59	-	DWS	Paid	11/15/2015	dd	2,561.59
11/30/2015	2,032.93	-	DWS Debit Card	Paid	12/15/2015	dd	2,032.93
12/31/2015	3,720.74	-	Manual	Paid	1/15/2016	dd	4,097.04
1/31/2016	563.23	-	DWS	Paid	2/15/2016	dd	563.23
2/29/2016	1,031.52	-	DWS Debit Card	Paid	3/15/2016	dd	480.50
3/31/2016	472.22	-	Manual	Paid	4/15/2016	dd	472.22
4/30/2016	39.22	-	Manual	Paid	5/15/2016	9012167-ref	39.22

Total Funds Received \$35,994.96
Total Disbursed from Plan \$35,994.96
Balance Owed \$0.00

Checks Disbursed

Check Number	Check Date	Type	Disburse Type	Employee	Company	Amount	Cleared	ACH	Void	Plan Year	Department	Emp ID
5304804	1/23/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5571704	9/11/2015	Disbursement	Standard	Banner, Bruce	ABC	3,533.77	Yes	Yes		201501		3343
55093857	9/15/2015	Disbursement	Debit Card	Banner, Bruce	ABC	25.25	Yes			201501		3343
55098940	9/16/2015	Disbursement	Debit Card	Banner, Bruce	ABC	183.73	Yes			201501		3343
5589590	9/28/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5602967	10/9/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5617133	10/23/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5634370	11/6/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5642504	11/13/2015	Disbursement	Standard	Banner, Bruce	ABC	30.44	Yes	Yes		201501		3343
5650661	11/20/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5660550	11/30/2015	Disbursement	Standard	Banner, Bruce	ABC	49.07	Yes	Yes		201501		3343
5671676	12/4/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
5692297	12/18/2015	Disbursement	Standard	Banner, Bruce	ABC	208.33	Yes	Yes		201501		3343
53922166	1/17/2015	Disbursement	Debit Card	Grayson, Dick	ABC	1,568.31	Yes			201501		3630
5420329	4/24/2015	Disbursement	Standard	Grayson, Dick	ABC	208.33	Yes	Yes		201501		3630
5437345	5/8/2015	Disbursement	Standard	Grayson, Dick	ABC	208.33	Yes	Yes		201501		3630
5451466	5/22/2015	Disbursement	Standard	Grayson, Dick	ABC	208.33	Yes	Yes		201501		3630
5466391	6/5/2015	Disbursement	Standard	Grayson, Dick	ABC	208.33	Yes	Yes		201501		3630
54703227	6/17/2015	Disbursement	Debit Card	Grayson, Dick	ABC	54.00	Yes			201501		3630
5712281	1/4/2016	Disbursement	Standard	Grayson, Dick	ABC	2,881.19	Yes	Yes		201501		3630
5642505	11/13/2015	Disbursement	Standard	Grey, Jean	ABC	625.00	Yes			201501		4818
5676134	12/8/2015	Disbursement	Reissue	Grey, Jean	ABC	375.00	Yes			201501		4818
54050976	2/11/2015	Disbursement	Debit Card	Howlett, James	ABC	118.28	Yes			201501		2427
54381580	4/11/2015	Disbursement	Debit Card	Howlett, James	ABC	627.60	Yes			201501		2427
54393325	4/14/2015	Disbursement	Debit Card	Howlett, James	ABC	177.42	Yes			201501		2427
55247523	10/24/2015	Disbursement	Debit Card	Howlett, James	ABC	1,132.25	Yes			201501		2427
54254818	3/19/2015	Disbursement	Debit Card	Kent, Clark	ABC	158.20	Yes			201501		4699
54273274	3/23/2015	Disbursement	Debit Card	Kent, Clark	ABC	10.00	Yes			201501		4699
54299400	3/27/2015	Disbursement	Debit Card	Kent, Clark	ABC	7.00	Yes			201501		4699
54339112	4/3/2015	Disbursement	Debit Card	Kent, Clark	ABC	1,202.03	Yes			201501		4699
54078963	2/16/2015	Disbursement	Debit Card	Murdock, Matthew	ABC	10.00	Yes			201501		4262
54141244	2/27/2015	Disbursement	Debit Card	Murdock, Matthew	ABC	30.00	Yes			201501		4262
55203718	10/13/2015	Disbursement	Debit Card	Murdock, Matthew	ABC	88.41	Yes			201501		4262
55203719	10/13/2015	Disbursement	Debit Card	Murdock, Matthew	ABC	1,002.32	Yes			201501		4262
5819280	3/25/2016	Disbursement	Standard	Murdock, Matthew	ABC	472.22	Yes	Yes		201501		4262
5831024	4/1/2016	Disbursement	Standard	Murdock, Matthew	ABC	39.22	Yes	Yes		201501		4262
53882477	1/9/2015	Disbursement	Debit Card	Quill, Peter	ABC	25.00	Yes			201501		1017
53892995	1/12/2015	Disbursement	Debit Card	Quill, Peter	ABC	25.00	Yes			201501		1017
53956830	1/24/2015	Disbursement	Debit Card	Quill, Peter	ABC	112.00	Yes			201501		1017
53962818	1/26/2015	Disbursement	Debit Card	Quill, Peter	ABC	22.00	Yes			201501		1017
54025808	2/6/2015	Disbursement	Debit Card	Quill, Peter	ABC	2,751.60	Yes			201501		1017
54676817	6/11/2015	Disbursement	Debit Card	Rogers, Steve	ABC	164.20	Yes			201501		4691
55130119	9/24/2015	Disbursement	Debit Card	Rogers, Steve	ABC	25.00	Yes			201501		4691
55134803	9/25/2015	Disbursement	Debit Card	Rogers, Steve	ABC	43.34	Yes			201501		4691
55412954	12/7/2015	Disbursement	Debit Card	Rogers, Steve	ABC	39.99	Yes			201501		4691
5299019	1/16/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5312978	1/30/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5331763	2/13/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5350501	2/27/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5368229	3/13/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5386434	3/27/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5404566	4/10/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5420330	4/24/2015	Disbursement	Standard	Stark, Tony	ABC	208.33	Yes	Yes		201501		2983
5692299	12/18/2015	Disbursement	Standard	Stark, Tony	ABC	3,333.28	Yes	Yes		201501		2983
54134288	2/26/2015	Disbursement	Debit Card	Thor, Mr.	ABC	25.00	Yes			201501		1030
54141253	2/28/2015	Disbursement	Debit Card	Thor, Mr.	ABC	10.75	Yes			201501		1030
54209644	3/11/2015	Disbursement	Debit Card	Thor, Mr.	ABC	50.19	Yes			201501		1030
54286129	3/25/2015	Disbursement	Debit Card	Thor, Mr.	ABC	25.00	Yes			201501		1030
5395531	4/3/2015	Disbursement	Standard	Thor, Mr.	ABC	1,249.98	Yes			201501		3707
54363300	4/8/2015	Disbursement	Debit Card	Thor, Mr.	ABC	25.00	Yes			201501		1030
5404567	4/10/2015	Disbursement	Standard	Thor, Mr.	ABC	208.33	Yes			201501		3707
54435462	4/22/2015	Disbursement	Debit Card	Thor, Mr.	ABC	451.50	Yes			201501		1030
5420331	4/24/2015	Disbursement	Standard	Thor, Mr.	ABC	2,203.23	Yes			201501		3707
54025805	2/6/2015	Disbursement	Debit Card	Wayne, Bruce	ABC	25.00	Yes			201501		4030
54078960	2/16/2015	Disbursement	Debit Card	Wayne, Bruce	ABC	63.19	Yes			201501		4030
54160799	3/3/2015	Disbursement	Debit Card	Wayne, Bruce	ABC	25.00	Yes			201501		4030
54202317	3/10/2015	Disbursement	Debit Card	Wayne, Bruce	ABC	100.00	Yes			201501		4030
54273277	3/23/2015	Disbursement	Debit Card	Wayne, Bruce	ABC	138.58	Yes			201501		4030
54412550	4/17/2015	Disbursement	Debit Card	Wayne, Bruce	ABC	610.22	Yes			201501		4030
5304805	1/23/2015	Disbursement	Standard	Wilson, Wade	ABC	125.00	Yes	Yes		201501		4058
53975339	1/29/2015	Disbursement	Debit Card	Wilson, Wade	ABC	960.00	Yes			201501		4266
5350502	2/27/2015	Disbursement	Standard	Wilson, Wade	ABC	57.00	Yes	Yes		201501		4058
54183419	3/7/2015	Disbursement	Debit Card	Wilson, Wade	ABC	1,964.99	Yes			201501		4266
54267469	3/21/2015	Disbursement	Debit Card	Wilson, Wade	ABC	50.00	Yes			201501		4058
5386435	3/27/2015	Disbursement	Standard	Wilson, Wade	ABC	1,943.00	Yes	Yes		201501		4058
53876683	1/8/2015	Disbursement	Debit Card	Xavier, Charles	ABC	60.00	Yes			201501		3919
53876684	1/8/2015	Disbursement	Debit Card	Xavier, Charles	ABC	16.23	Yes			201501		3919
53882469	1/9/2015	Disbursement	Debit Card	Xavier, Charles	ABC	482.00	Yes			201501		3919
53993465	1/31/2015	Disbursement	Debit Card	Xavier, Charles	ABC	190.00	Yes			201501		3919
5701185	12/28/2015	Disbursement	Standard	Xavier, Charles	ABC	1.77				201501		3919

Checks Written 36,169.68
 Adjustments (174.72)
 Plan Disbursements 35,994.96

Adjustments

Trans. Date	Code	Employee I Dept	Year	Benefit	EmpName	Amount	TransDesc	AdjustmentType	Ref
12/10/2015	ABC	4699	201501	HCFSA	Kent, Clark	376.30	Adj. Disbursement	Debit Card Check	DC TSF from 201601 to 201501
2/2/2016	ABC	1030	201501	HCFSA	Thor, Mr.	(551.02)	Adj. Disbursement	Debit Card Transfer	Participant Repayment
					Total	(174.72)			

IMPLEMENTATION PLAN

The implementation process is managed by the designated account executive and implementation manager. The first step is to complete the online group application. This gives Navia all of the data needed to establish the client within our systems, create all communication materials and begin the file testing. Navia will set up a GoToMeeting so that all parties can complete the group application together (it generally takes about 20-30 minutes). Once the group application is completed, the implementation manager will set up the client in our system environment within a few days and have all forms and materials drafted and sent to the client contacts for review.

The account executive also serves as the contract manager and works directly with the City/County's contract manager on all contract language updates and final approval. The contract development can take 1 – 4 weeks depending on response times from each party. Our typical contract development for public sector clients takes 2 – 5 weeks from beginning to final contract. The contract development is something that can occur before any internal implementation work begins or can be concurrent with implementation. Our preference is to have contract development be concurrent with implementation to maximize time.

The following is a proposed implementation timeline for the transition of services to Navia for the 2019 plan year. This example assumes an award date of October 1, 2019 with an November open enrollment period for City employees.

All of the implementation dates are flexible and can be changed to meet any client deadlines. Some of these steps can be deleted or consolidated into a single day's task, but we have spread them out to highlight the implementation details. We would also schedule a series of touch-base calls during the implementation process to ensure a smooth implementation as well as a kick-off call and special calls before, during and after open enrollment. The dates of these calls are all flexible and would be established at the client's convenience.

Implementation Timeline (2019 Plan Year)

Task	Date(s)	Party
Award of Contract	10/1/2018	City
Online group application completed — Evaluate the client's implementation needs and Navia support — Establish terms of plan design, administrative specifications, communications and forms — Establish enrollment method (paper, FPS Web, 3 rd party)	10/15/2018	Navia City
Internal Implementation of City in Navia's systems (SYSTEM SETUP) — Employer set up in main FSA processing system, CRM system, debit card system and banking systems — Plan documents, SPD and HIPAA agreement drafted and sent to City for review. Establish separate timeline for edit, review and finalized documents. — Open enrollment materials, plan communications and forms drafted and sent to client for review. Establish separate timeline for edit, review and finalized documents.	11/1/2018	Navia
Implementation call with City's stakeholders (plan contacts) — Provide drafts of plan communications, legal forms and open enrollment material for review	11/15/2018	Navia City

<ul style="list-style-type: none"> — Define City's banking requirements and establish banking contacts and testing schedule / milestones — Discuss debit card implementation — Discussion of enrollment meetings, webinars and benefit fair dates 		
<p>Internal testing of Navia systems (SYSTEM REQUIREMENTS TESTING)</p> <ul style="list-style-type: none"> — Testing of CRM system for proper set up — Testing of claim payments — Testing of funds tracking — Testing of debit card integration files 	11/1/2018 – 11/15/2018	Navia
<p>Introduction of City to the Navia staff</p> <ul style="list-style-type: none"> — Overview of the plan design, administrative requirements, communication needs, etc.... to various internal departments. — Review internal staffing of customer service department to shift resources in anticipation of increased call volume starting January 2019. 	11/1/2018	Navia
<p>Internal signoff on the successful set-up and implementation of the City within all of our systems</p>	11/15/2018	Navia
<p>Payroll and Eligibility file testing (SYSTEM ACCEPTANCE TESTING)</p> <ul style="list-style-type: none"> — Meet with the City's EDI team to determine testing schedule, review file format, file transmission method and testing schedule — Establish internal protocols for file testing, file pickup and encryption processes 	11/1/2018 – 11/31/2018	Navia
<p>Open enrollment period for City employees</p> <ul style="list-style-type: none"> — Paper enrollment forms filled out and returned to City — Online enrollment through the FPS Web site for City employees 	10/15/2018 – 11/15/2018	City
<p>Open enrollment file of online elections created and sent to City</p>	11/16/2018	Navia
<p>City enrollment forms sent to Navia for processing</p>	12/1/2018	City
<p>City open enrollment file processed</p> <ul style="list-style-type: none"> — File tested and uploaded, debit cards requested — Welcome letters, confirmation statements and claim forms sent 	12/1/2018	Navia
<p>City participants receive debit cards in the mail</p>	12/13/2018 – 12/20/2018	USPS
<p>City 2019 – 2020 services commence</p>	1/1/2018	Navia

City of Lincoln/Lancaster County (Lincoln Purchasing) Supplier Response

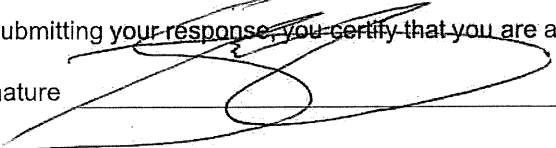
Bid Information		Contact Information		Ship to Information	
Bid Creator	Robert Walla Purchasing Agent	Address	Purchasing 440 S. 8th St. Lincoln, NE 68508	Address	
Email	rwalla@lincoln.ne.gov	Contact	Robert Walla Purchasing Agent	Contact	
Phone	1 (402) 441-8309 x			Department	
Fax	1 (402) 441-6513 x			Building	
Bid Number	18-217	Department		Floor/Room	
Title	City/County Flexible Benefits Spending Plan	Building	Suite 200	Telephone	
Bid Type	RFP	Floor/Room		Fax	
Issue Date	8/13/2018 02:13 PM (CT)	Telephone	1 (402) 441-8309 x	Email	
Close Date	8/24/2018 12:00:00 PM (CT)	Fax	1 (402) 441-6513 x		
		Email	rwalla@lincoln.ne.gov		

Supplier Information

Company Navia Benefit Solutions, Inc.
 Address 600 Naches Ave SW.
 Renton, WA 98057

 Contact Stefan Knipp
 Department
 Building
 Floor/Room
 Telephone (425) 452-3508
 Fax (425) 233-6352
 Email sknipp@naviabenefitsolutions.com
 Edited 8/22/2018 12:24:59 PM (CT)

By submitting your response, you certify that you are authorized to represent and bind your company.

Signature  Email sknipp@naviabenefits.com

Supplier Notes

Bid Notes

Bid Activities

Bid Messages

Bid Attributes

Please review the following and respond where necessary

#	Name	Note	Response
1	Proposal Submission	I have prepared and delivered/mailed to the City Purchasing Agent Seven (7) copies of my proposal as requested in the Specifications. NOTE: The Cost Proposal must be sent in a separate envelope and no reference to cost may be made in the proposal documents submitted.	Yes
2	Electronic Signature	Please check here for your electronic signature.	Yes
3	Insurance Requirements and Endorsements	Vendor agrees to provide insurance coverage for each checked box on the Insurance Clause document in the Bid Attachments including the submission of the Certificate of ACORD and the applicable endorsements. Insurance Certificate and required Endorsements are required at time of contract execution by the vendor. Vendors are strongly encouraged to send the insurance requirements and endorsement information to their insurance agent prior to bid close in order to expedite the contract execution process.	Yes
4	Bid Documents	I acknowledge and accept that it is my responsibility as a Bidder to promptly notify the Purchasing Department Staff prior to the close of the bid of any ambiguity, inconsistency or error which I may discover upon examination of the bid documents including, but not limited to the Specifications.	Yes
5	RFP	I acknowledge reading, understanding and agree to the "Request for Proposal" document content and requirements.	Yes
6	Sample Contract	I acknowledge reading and understanding the sample contract.	Yes
7	Purchase Order, Contract and Delivery Contact	The City/County Purchasing Department issues Purchase Orders and Contracts via email to a designated contact person of the awarded Vendor. This designee will be the primary contact with the department through the delivery of the product/services. Please list the name, email address and phone number of the person who will be the contact person for the contract/PO to be awarded.	Stefan Knipp, sknipp@naviabenefits.com, 425-452-3508
8	Contact	Name of person submitting this bid:	Jackson Stikeleather
9	Tax Exempt Certification Forms	Materials being purchased in this bid are tax exempt and unit prices are reflected as such. A Purchasing Agent Appointment form and a Exempt Sales Certificate form shall be issued with contract documents. (Note: State Tax Law does not provide for sales tax exemption for proprietary functions for government, thereby excluding the purchases of pipes to be installed in water lines and purchase of water meters.)	Yes

Is your company legally considered an Individual or Sole Proprietor: YES or NO NO

As a Vendor who is legally considered an Individual or a Sole Proprietor I hereby understand and agree to comply with the requirements of the United States Citizenship Attestation Form, available at:
<http://www.sos.ne.gov/business/notary/citizenforminfo.html>

All awarded Vendors who are legally considered an Individual or a Sole Proprietor must complete the form and submit it with contract documents at time of execution.

If a Vendor indicates on such attestation form that he or she is a qualified alien, the Vendor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Vendor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.

Vendor further understands and agrees that lawful presence in the United States is required and the Vendor may be disqualified or the Contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. 4-108.

Line Items

#	Qty	UOM	Description	Response
1	1	EA	This is to notify you that RFP 18-217 for FLEXIBLE BENEFIT SPENDING PLAN is available. Please prepare your written response and return your proposals as instructed in the RFP according to the specifications. Respond to the Attribute section (above) of this electronic bid and submit before the closing date and time. Also, you are required to enter a 0 for your response in this line item. If you have any questions, call 402-441-7417.	\$0.00

Item Notes:

Supplier Notes:

**Advertise 2 times
Friday, August 10, 2018
Friday, August 17, 2018**

**City of Lincoln/Lancaster County
Purchasing Division
NOTICE TO PROPOSERS**

The City of Lincoln, Nebraska intends to contract for and invites you to submit a sealed proposal for professional services related to the project listed below:

**City/County Flexible Spending Administrator
RFP No. 18-217**

Sealed proposals will be received by the City of Lincoln, Nebraska on or before **12:00 Noon, Friday, August 24, 2018** in the offices of the City of Lincoln Purchasing Agent, 440 So. 8th Street, Suite 200, Lincoln, NE 68508.

Proposers must be registered on the City/County's E-Bid site in order to respond to the above RFP. To Register go to: lincoln.ne.gov (type: e-bid - in search box, then click "Supplier Registration").

[Questions concerning this bid process may be directed to City/County Purchasing at \(402\) 441-8103 or \[purchasing@lincoln.ne.gov\]\(mailto:purchasing@lincoln.ne.gov\)](#)