

Who is our plan administrator?

Navia Benefits Solutions.

How do I access my Navia account?

You can access your Navia account by registering at www.naviabenefits.com and using our Company Code on NEXUS.

How do I contact member services?

Phone: 425-452-3500

Toll Free: 800-669-3539

Email: For general questions email customerservice@naviabenefits.com. For claims submissions email claims@naviabenefits.com

What are the differences between the Healthcare FSA and the Limited Scope Healthcare FSA?

The Limited Scope FSA is tied to our Blue Shield HDHP plan and can only be used for medical, dental, and any **post-deductible** medical expenses. The Healthcare FSA is not tied into a medical plan and can be used for all medical, dental, and vision expenses.

When do I have to submit my claims for reimbursement?

You will have until December 31st of the benefit year to incur expenses, and the last day to submit claims will be on March 31st of the following year.

Can I enroll or make changes to my contribution mid-year?

Enrollment and mid-year changes are only applicable if you have a qualifying life event (QLE). If you did not elect FSA during Open Enrollment then you would need a QLE. If you did elect and want to make a change (elect more or less) you would need a QLE. Changes can only be made if you are a new hire and are still within the 30 day election window.

Am I able to carry over unused funds from 2025 into 2026?

Yes, you can carryover \$660 dollars from ONLY the FSA Health Care Accounts from 2025 to 2026.