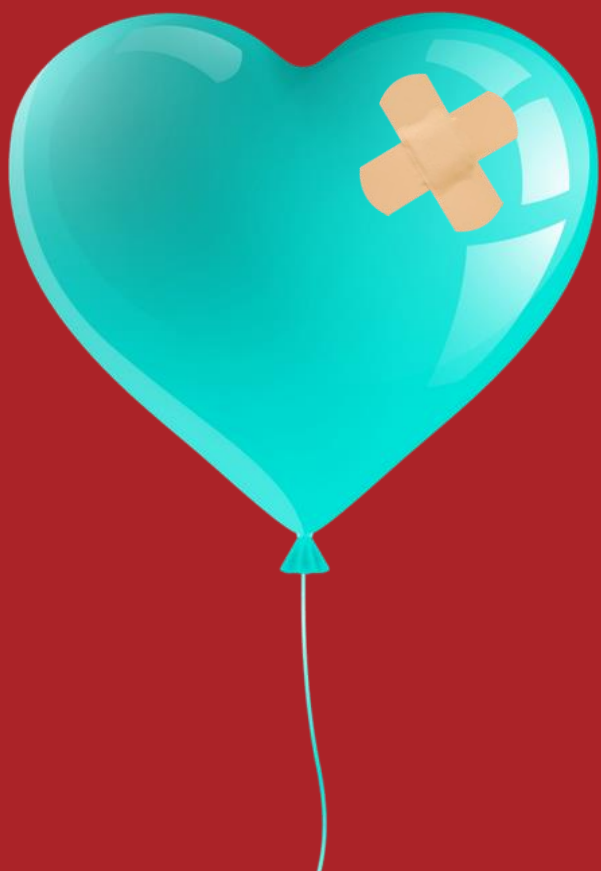


City of Seattle (CS1)  
Flexible Spending Accounts Webinar





# Healthcare FSA

Save over \$900 a year  
on health expenses

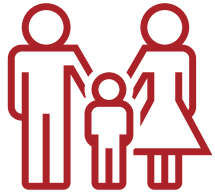


# Healthcare Flexible Spending Account (FSA)

A Healthcare FSA is a **personal expense account**, allowing you to set aside a portion of your salary **pre-tax** to pay for your, your spouse's, and your eligible dependents' qualified medical expenses.



# 2025 Healthcare Flexible Spending Account (FSA)



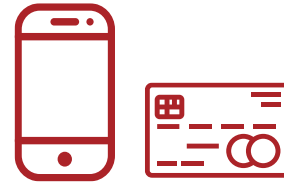
**FAMILY**

COVERS YOUR  
WHOLE FAMILY



**38K**

DIFFERENT WAYS TO  
USE YOUR FUNDS



**EASY**

MULTIPLE WAYS TO  
SUBMIT CLAIMS



**\$3300**

MAXIMUM  
CONTRIBUTION

**\$120**  
MINIMUM  
CONTRIBUTION

# An FSA helps you pay for things you already buy

---



## NOW ELIGIBLE!

### Over-the-counter (OTC) Medications

On average, U.S. households spend \$338/year on OTC products like Tylenol®, Zyrtec®, and cold medicine. With an FSA, you save \$100 each year on those purchases.

### Feminine Care Products

The average woman spends \$300/year on feminine care products. With an FSA, you would save \$90 each year.

### Personal Protective Equipment (PPE)

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

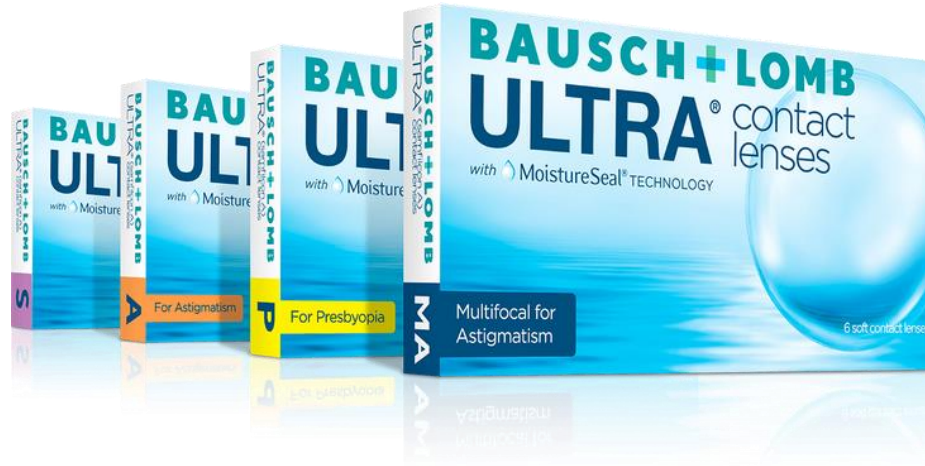
# Pay 30% less on healthcare expenses



**Tina typically spends \$1,000 yearly on glasses and contact lenses. But this year she signed up for a Healthcare FSA and was able to purchase them tax-free which saved her \$300**

**It's like free money!**

Pay 30% less on healthcare expenses

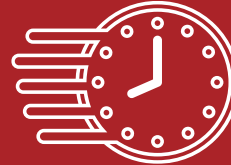


Best of all, she can buy all her contacts at once!

# How does it work?



Automatic pre-tax  
paycheck deductions



Pay with debit card  
or submit claims!

Estimate your  
annual election



Funds are available  
on day one of the  
plan year



DID YOU KNOW?

**\$1,400**

Average annual election



# 38,000 ways to spend your FSA!



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

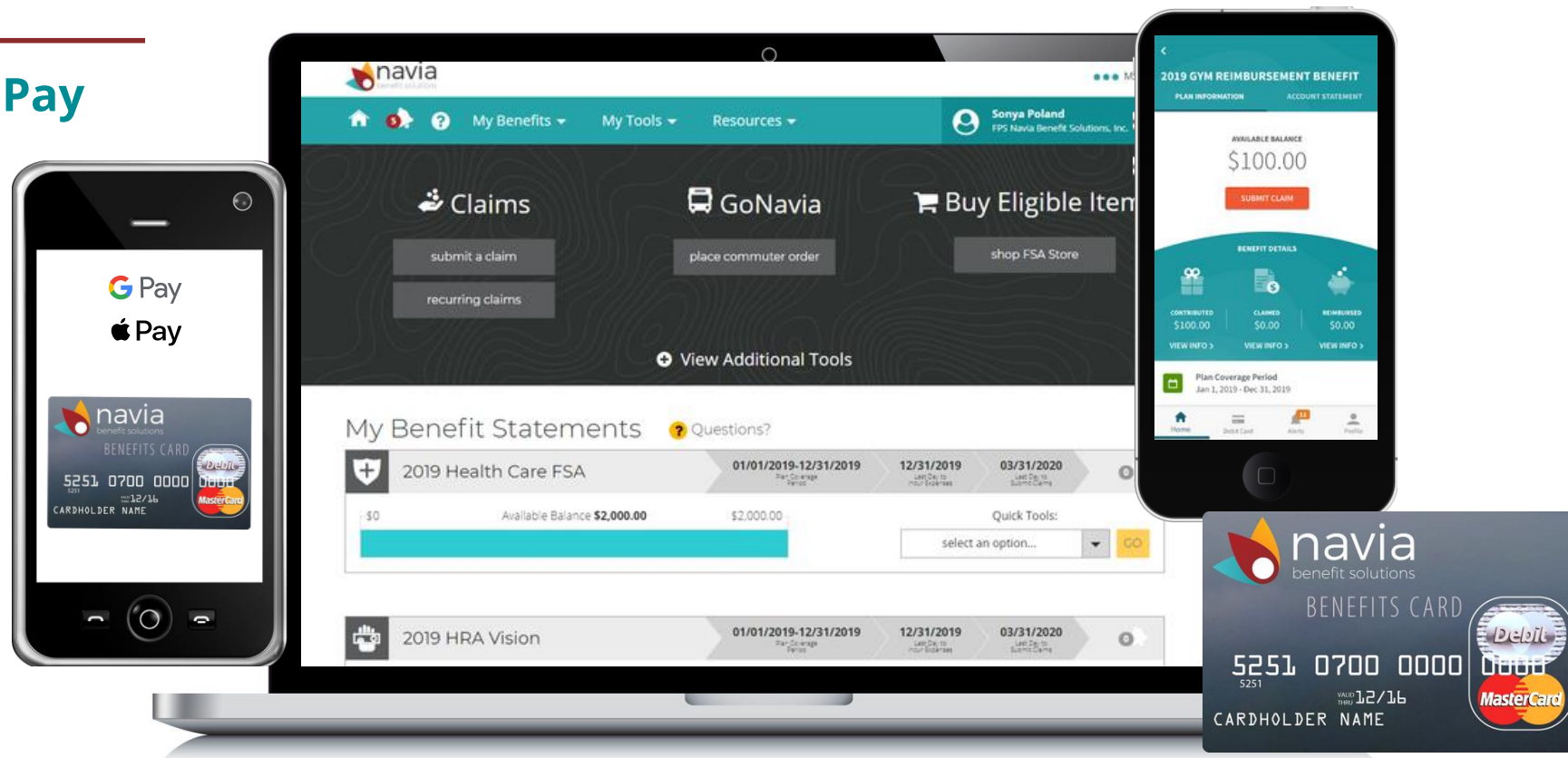
Capital improvements to your home, such as ramps, railings and support bars  
Mileage for travel to and from health appointments  
Night guards  
Bandages and other medical supplies  
Birth control  
Breast pumps  
Sunscreen  
Vaccinations and immunizations  
Stop-smoking programs

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



# Accessing your benefits couldn't be easier!

## Navia Mobile Pay



# Why should I enroll?



Save enough money to pay for three months of groceries or a gym membership for a year



Rest easy knowing you have emergency funds for unexpected costs



Don't wait to get your son's braces, new glasses, or that laser eye surgery you've always wanted



**\$900+ AVERAGE  
ANNUAL SAVINGS**

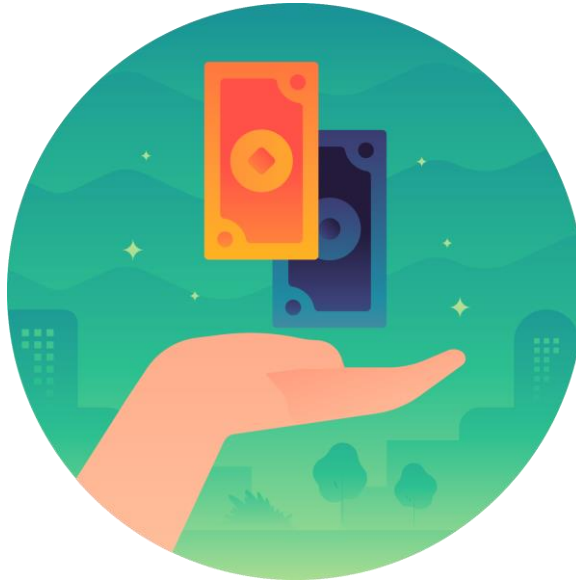


**EMERGENCY  
FUNDS**



**DON'T WAIT**

# How long do I have to file a claim?



*Run-out period for filing claims is 90 days after the end of the plan year*

Some plans let  
you carryover  
funds to the  
next year

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\$660

(2026-2027 carryover  
maximum)



Carryover

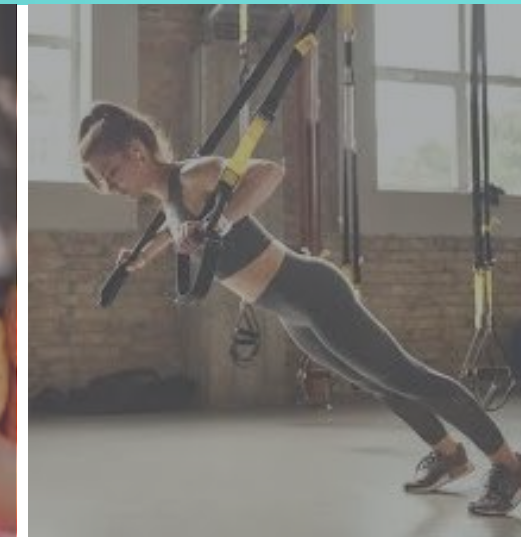
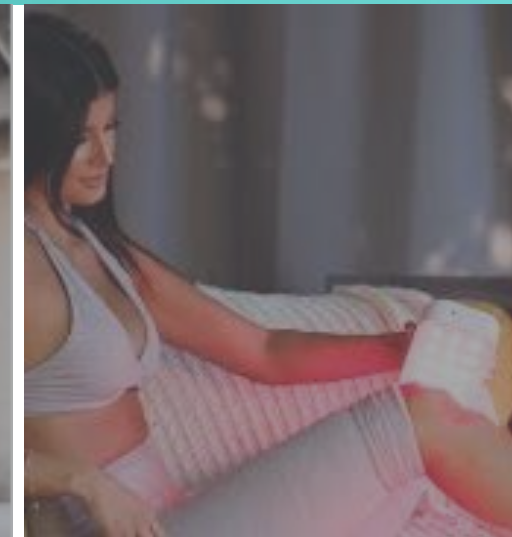
*Maximum carryover amount from 2025 plan year to 2026 is \$640*

*Maximum carryover amount from 2026 to 2027 is \$660*

*Minimum carryover amount for 2025 to 2026 and 2026 to 2027 plan years is \$120*



Truemed helps you **compliantly unlock FSA/HSA funds for proactive, root-cause health solutions** like gym memberships, fitness equipment, supplements, health technology and more.

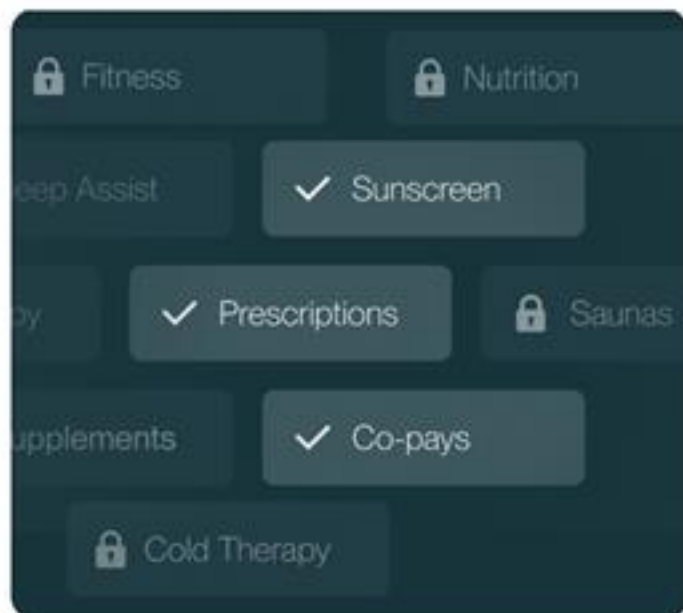




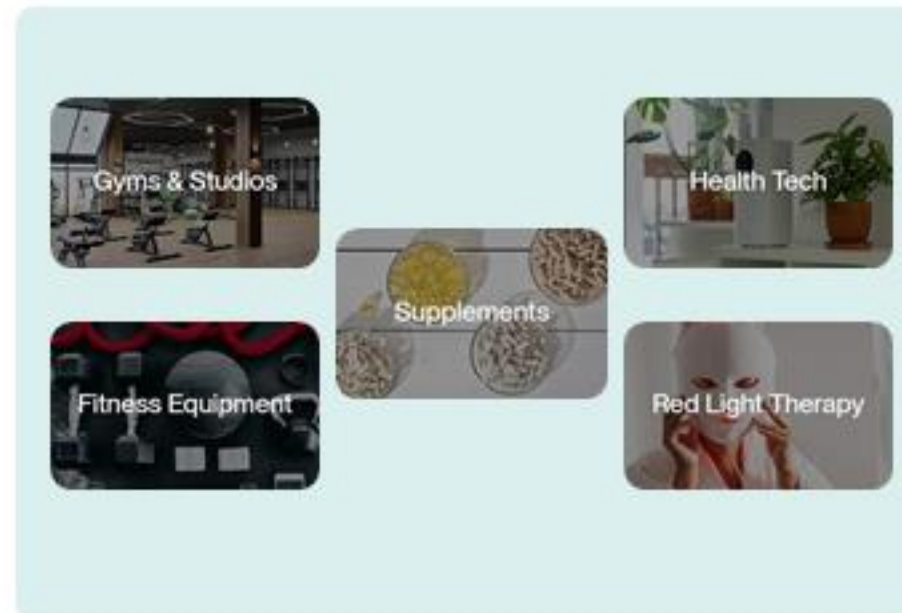
# Letters of Medical Necessity (LMN)

LMNs expand what is eligible to be covered with HSA/FSA funds.

## Traditional HSA/FSA spend...



## Expanded access with Truemed...



# How it Works

Shop the brands you love  
at [truemed.com/a/navia](https://truemed.com/a/navia)



## Backed by Evidence

Truemed collaborates closely with top brands to offer clinically-validated interventions that improve your health and fight chronic disease at its root.

Complete digital  
evaluation



## 2-Minute Health Survey

Take a brief survey, which is reviewed by Truemed clinicians to determine eligibility for a letter of medical necessity to treat or prevent your specific condition.

Qualify and check out using  
your Navia debit card



## Directly in Payment Flow

Check out using your preferred payment method, including your Navia debit card.

# Save an average of 30%





## Bottom line

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

**Enroll now in  
Workday!**

# Day Care FSA

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



# Day Care Flexible Spending Account (FSA)



**CARE**

CHILDREN AND  
ELDERS COVERED



**PAY**

USE FUNDS TO  
PAY FAMILY



**EASY**

MULTIPLE WAYS TO  
SUBMIT CLAIMS



**\$5000**

MAXIMUM  
CONTRIBUTION

\$120  
MINIMUM  
CONTRIBUTION

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

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

# Ways to spend your Day Care FSA!



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





## Bottom line

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

**Enroll now!**

# We've got you covered!



**U.S.**

100% US-based, live  
customer support with  
offices in every time zone

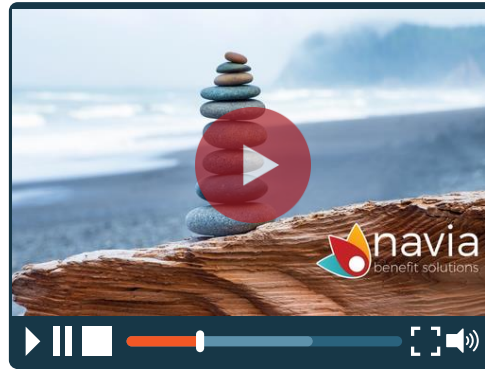
**45 sec**

If you have a question, you  
wait less than a minute to  
talk with a live Navia expert

**2 days**

Claims are turned around  
within 2 days to ensure  
you are reimbursed fast

# Education Resources



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