

## Navia Benefit Solutions Card

### Your card for out-of-pocket costs

About two weeks after you enroll in COFA Islander Health Care through Washington Healthplanfinder, you will receive your benefits card for out-of-pocket costs from Navia Benefit Solutions. Keep this card. You will have to activate this card prior to use. Follow the Instructions sent with the card.

### Using your Navia benefits card

The funds provided on the Navia benefits card are for out-of-pocket costs, which include:

- copays
- co-insurance
- deductibles
- prescriptions
- other costs for in-network services

Your card cannot be used for services that are not covered by your health plan, are rendered as out-of-network or are balance billing amounts. Check your plans summary of benefits to review covered services or call your health plan directly.

For example:

If your plan only authorized you to have 15 physical therapy visits during the year, you cannot use your Navia benefits card to pay for any additional visits.

Each Navia benefits card will have a \$300 monthly limit. Use your Navia benefits card to pay for out-of-pocket costs incurred throughout the month. At the beginning of the next month, the card will be refilled up to the \$300 monthly limit.

If you need additional funds to cover prescriptions or pay a bill, contact Health Care Authority for an authorization of additional funds. Plan ahead because it may take 48 business hours to load more funds



after an authorization has been approved. For example, if more funds are needed and you call on Friday, they will not be available until Tuesday.

We may ask you to provide proof of your out-of-pocket expenses you charge on your Navia benefits card. This may be in the form of card receipts, itemized statements, Explanation of Benefits, etc. You are responsible for submitting verification of your out-of-pocket expenses when requested.

## How to authorize more funds

To request additional funds, contact Health Care Authority:

- Phone: 1-800-547-3109
- Email: [COFAQuestions@hca.wa.gov](mailto:COFAQuestions@hca.wa.gov)

## If you don't get your Navia benefits card or you lose it

If you don't get your Navia benefits card about two weeks after choosing a health plan or if you lose your Navia benefits card, please call Navia Benefit Solutions at 1-800-669-3539 or email [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com).

If you need to go to the doctor before your Navia benefits card arrives, you may have to pay your copay yourself and request a reimbursement. Contact Navia Benefit Solutions for more information.

## Online Account

An online account can be created to easily track your balance and transactions. An account is needed to use the MyNavia mobile application. Learn more at [www.naviabenefits.com/participants/resources/mynavia-app/](http://www.naviabenefits.com/participants/resources/mynavia-app/).

## If you need health care services before your health plan card arrives

You will receive a letter that shows your health plan and your chosen health plan will mail you a card. If you need to go to a health care provider or fill a prescription before your health plan card arrives, take that letter with you to the doctor or pharmacy. Contact your health plan for a list of providers and pharmacies that are in-network.

You can also call your health plan for help, even if you have not received your insurance card.

## Contact Navia Benefit Solutions

- Phone: 1-800-669-3539
- Email: [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com)