

# FAQs: \$200 CBA FSA contribution

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## 1. What is an FSA?

A Flexible Spending Arrangement (FSA) is an account that allows you to set aside funds from each paycheck before taxes are applied to use for qualifying healthcare expenses. You can use the funds for yourself, your spouse, or eligible dependents, even if they are not enrolled on your medical coverage.

## 2. What is the Collective Bargaining Agreement (CBA) FSA?

The CBA is the agreement between the School Employees Benefits Board (SEBB), the SEBB Union, and the Office of Financial Management (OFM). As part of this agreement, employers pay a contribution of \$200 into an FSA for qualifying employees. The \$200 CBA FSA is a completely employer paid benefit that provides the same ability to use the FSA on eligible medical, dental, and vision expenses. **Note:** You do not need to be a union member to qualify for the FSA contribution.

## 3. What can I spend my FSA dollars on?

You can use your FSA to pay for health care costs that your insurance doesn't cover like copays, deductibles, prescriptions, over-the-counter medications, sunscreen, and more. To view a complete list of eligible expenses, visit [sebb.naviabenefits.com/expenses](http://sebb.naviabenefits.com/expenses).

## 4. How do I get this benefit?

To be eligible to receive this contribution, you must meet the following criteria:

- You are employed in a SEBB benefits-eligible position on January 1.
- Your annual earnable compensation, as defined in Chapter 41.32 (TRS) or 41.35 (SERS) RCW, did not exceed \$40,000 as of June 30 of the previous fiscal year.
- You or your spouse are not enrolled in a high-deductible health plan (HDHP) with a health savings account (HSA).
- You meet the other eligibility criteria as described in the Health Care Coalition Agreement, including: (a) you are enrolled in a medical plan offered by the SEBB Program that is not an HDHP with an HSA; (b) you have not waived SEBB Program eligibility.

If eligible, you will receive the \$200 contribution automatically from Navia Benefit Solutions (the FSA administrator) on behalf of your employer.

## 5. What would make me ineligible to receive this benefit?

You **will not** receive this \$200 contribution if:

- Your annual earnable compensation as of June 30 of the previous fiscal year exceeds \$40,000.
- You waive SEBB medical coverage, unless you waive to enroll as a dependent on someone else's SEBB medical plan (that is not an HDHP with an HSA).
- You are no longer eligible for SEBB medical coverage on January 1 of the plan year. If you terminate your employment, retire, or lose coverage by the date the benefit is distributed, you will not receive this benefit.
- **Note:** You cannot use the funds if you or your spouse enroll in an HDHP with an HSA. Internal Revenue Service rules do not permit a person to have both an FSA and an HSA because both are tax-preferred benefits. If you cannot receive the \$200 for this reason, the collective bargaining agreement does not allow the \$200 to be distributed or used in any other way. You will forfeit this benefit.

## 6. How will I be notified I am likely eligible for, or have received, the \$200?

**January:** A welcome letter informs recipients they have received the \$200 FSA contribution.

**February:** The Navia Debit Mastercard is sent to recipients. **Note:** It is mailed in an unmarked envelope for security.

**July:** A letter is mailed to recipients who have not yet used all of their funds reminding them they have the funds available and directing them to contact Navia Benefit Solutions for questions about the benefit, or to order a new debit card.

This \$200 contribution is also mentioned in the school employee edition of the October *Intercom* newsletter.

## 7. I didn't sign up for an FSA. Where did Navia Benefit Solutions get my address and who determined I was eligible?

The SEBB Program determines eligibility based on Department of Retirement Systems (DRS) data and SEBB Program eligibility requirements. If DRS and the SEBB Program determine that you are eligible for this FSA contribution, the SEBB Program provides your mailing address to Navia.

## 8. Does this contribution mean I can't contribute the maximum amount to my FSA?

No. The employer contribution of \$200 does **not** count against the IRS-mandated cap in FSA contributions. This means an employee who elects \$3,400 and receives the \$200 contribution would be allowed to have a \$3,600 FSA.

**9. Will the SEBB Program adopt an increase to the maximum contribution limit?**

If the IRS announces an increase to the 2026 FSA maximum contribution before the last day of open enrollment, the SEBB Program will adopt the increase for 2026. If the IRS announces the next year's FSA maximum contribution amount after the SEBB Program's Open Enrollment has ended, then the SEBB Program will adopt the prior year's IRS FSA maximum contribution amount.

**10. I hear that the salary requirement is based on my annual earnable compensation. What does this mean?**

Your annual earnable compensation means your salary or wages earned which contribute towards your retirement benefits. For a complete definition, review Chapter 41.32 (TRS) and 41.35 (SERS) RCW.

**11. What if my salary goes up after June 30, 2025?**

Eligibility is based on your annual earnable compensation as of June 30, 2025. If you get a raise after June 30, 2025, and your annual earnable compensation exceeds \$40,000 per year, you will still receive the \$200 so long as you meet the additional eligibility requirements.

**12. Will I receive this benefit if I am hired in October 2025?**

Eligibility is based on your annual earnable compensation as of June 30, 2025. If you have no previous earnings reported to DRS from July 1, 2024, through June 30, 2025, you would not be eligible at this time.

**13. Will I lose these funds if I do not spend my full election amount by the end of the year?**

The FSA has a carryover feature that allows funds up to \$680 to carry over into the next plan year to be used later. If you do not enroll in an FSA for the following year, funds below \$120 will be forfeited to the Health Care Authority, per IRS rules. Here is an example:

On December 31, 2026, a subscriber has \$200 left in their FSA. If they enroll in an FSA for the next plan year, the \$200 will carry over and be added to their FSA. If they do not enroll in an FSA for the next plan year, the \$200 will still carry over to establish an FSA because it is above the \$120 minimum.

- If they change to an HDHP and a Limited Purpose FSA for the following year, the \$200 will carry over and be added to their Limited Purpose FSA.
- If they change to an HDHP and do not enroll in a Limited Purpose FSA for the following year, the \$200 will still carry over to establish a Limited Purpose FSA.

**14. What if I transfer to another PEBB or SEBB employer after I receive the \$200?**

You will still receive the \$200 contribution for the current year even if you transfer employers because salary eligibility and SEBB Program requirements will already have been established.

**15. What happens to my FSA if my employment ends?**

You will only be able to use your FSA and claim expenses that occur while you are employed in a SEBB benefits-eligible position, up to the last day of the month employment stops, unless you are eligible to continue coverage (WAC 182-31-100). You may continue to submit claims for reimbursement to Navia Benefit Solutions until March 31 of the following year after your employment ends.

**16. Are translation services available for a SEBB subscriber?**

Yes, translation services are available. For translation of SEBB Program materials, contact your payroll or benefits office for assistance. For translation of Navia materials (such as an enrollment form, enrollment guide, or letters), your payroll or benefits office should contact Navia Customer Service at 1-800-669-3539 or email [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com).

**17. Who do I contact if I have questions?**

For questions about your salary or other FSA eligibility requirements, contact your payroll or benefits office. For questions about FSAs, your Navia account, and to get a full list of eligible health care expenses, visit Navia's website at [sebb.naviabenefits.com](http://sebb.naviabenefits.com), call 800-669-3539, or email [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com).