

# FAQs for union representatives: \$200 FSA contribution represented SEBB Program members

This document is prepared for union representatives. Please use this resource to review commonly asked questions and prepared answers, what resources are available to SEBB subscribers, and what materials are sent to subscribers about the \$200 FSA contribution.

## 1. Are translation services available for a SEBB subscriber?

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

## 2. What is an FSA?

A Flexible Spending Arrangement (FSA) is an account which allows you to set aside funds from each paycheck, pretax, to use for qualifying healthcare expenses.

## 3. What eligibility criteria are SEBB subscribers informed of?

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 year.
- You or your spouse or state-registered domestic partner (SRDP) 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 a high-deductible health plan with a health savings account; (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.

## 4. How are SEBB subscribers notified they are 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.

## 5. Does this contribution mean a subscriber can't contribute the maximum amount to their FSA?

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

## 6. 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 or allow 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.

- 7. Will the subscriber lose these funds if they do not spend them by the end of the year?** The FSA has a carryover feature that allows funds between \$120 and \$660 (or funds below \$120 if a member enrolls in an FSA for the following year) to carry over into the next plan year to be used later. Here is an example:
- On December 31, 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.

**8. Who can subscribers contact with questions?**

For questions about salary or CBA FSA eligibility requirements, subscribers can contact their payroll or benefits office. For questions about FSAs, their Navia account, and to get a full list of eligible health care expenses, visit Navia's website at **sebb.naviabenefits.com** or call Navia Customer Service at 1-800-669-3539 or toll free 1-800-669-3539, Monday-Friday 5 a.m. to 5 p.m. (Pacific).