



# PEBB Employer Education Session

## FSA & DCAP Plan Design for 2025

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from Navia Benefit Solutions

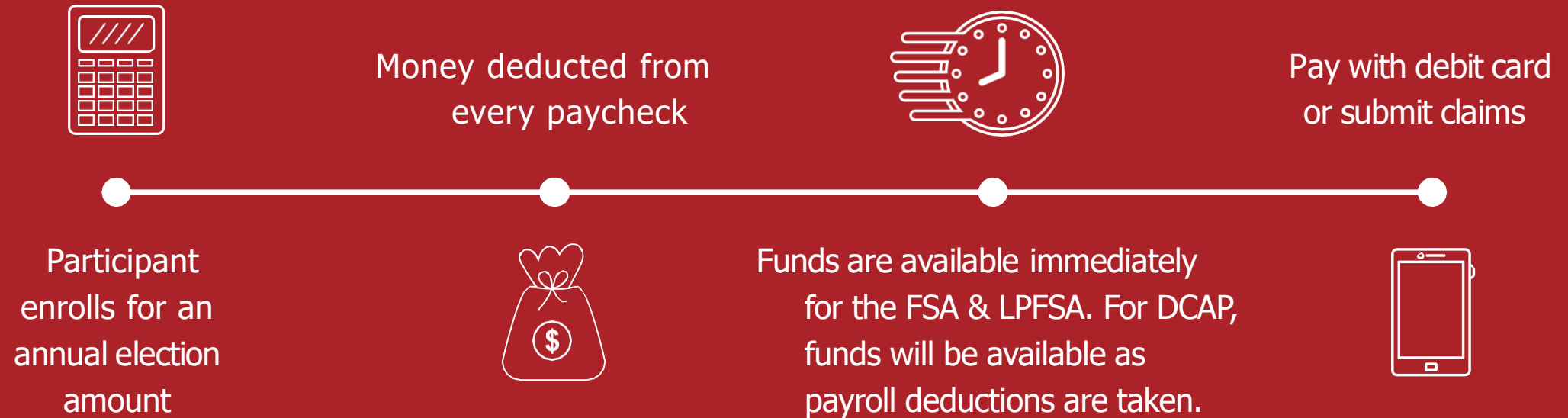
# Navia benefits overview 1/2

Navia administers three benefits for the PEBB plan: the Flexible Spending Arrangement (FSA), the Dependent Care Assistance Program (DCAP), and the Limited Purpose FSA (LPFSA).

These benefits are **personal expense accounts** that allow participants to set aside a portion of their salary **pre-tax** to pay for eligible expenses.



# How do the benefits work?



# Navia benefits overview 2/2

	FSA	LPFSA	DCAP
Annual election max. (2025)	\$3,200	\$3,200	\$5,000
Annual election min.	\$120	\$120	\$120
Compatible with CDHP/HSA	No	Yes	Yes
Eligible expense types	Medical, pharmacy, dental, vision	Dental, vision	Childcare and elder care
Allows carryover	Yes	Yes	No

## Continued in 2025!

Carryover:

Unused FSA or LPFSA funds up to \$640 will be rolled over to 2026.

\$640



FSA and LPFSA - The minimum amount you can elect for the year is \$120 and the maximum amount you can elect for the year is \$3,200.

# How does carryover work?

- Employees can carry over up to \$640 of unused funds at the end of 2025 (this amount may increase\*).
- Applies to the FSA, Limited Purpose FSA (LPFSA), and CBA \$250 FSA contribution.
- Does NOT apply to DCAP.
- To receive carryover, employee must enroll in the 2026 plan year or have at least \$120 left in their 2025 FSA.
- Any funds above \$640 will be forfeited.
- Employees who enroll in the consumer-directed health plan (CDHP) with a health savings account (HSA) in 2026 will still be eligible to receive carryover. Carryover will move into an LPFSA.

\*The IRS does not announce the next plan year's carryover limit until late Fall of the previous year.

# Plan year deadlines

2024 plan year	
Start date	01/01/2024
End date	12/31/2024
Last day to incur	12/31/2024
Last day to submit	03/31/2025

2025 plan year	
Start date	01/01/2025
End date	12/31/2025
Last day to incur	12/31/2025
Last day to submit	03/31/2026

# \$250 FSA contribution for union-represented PEBB Program employees

- The benefit was negotiated in the most recent collective bargaining agreement.
- Union represented PEBB Program employees whose annual rate of pay on November 1 is \$60,000 or less may be eligible for a \$250 FSA contribution the following January.
- Employee or employee's spouse/state-registered domestic partner cannot be enrolled in a CDHP plan with an HSA for 2025.
- Cannot waive PEBB medical coverage, unless you waive to enroll as a dependent on someone else's PEBB medical plan (that is not a CDHP with HSA).
- Not eligible if you terminate, retire, or lose coverage by the date the benefit is distributed.
- If a PEBB employee is eligible, and they **haven't** already enrolled in an FSA for 2025, they will automatically receive the \$250 loaded on a Navia debit card in January.
- If a PEBB employee is eligible, and they **have** also enrolled in an FSA for 2025, they will automatically receive the \$250 loaded on top of their 2025 election amount in January.



# Open Enrollment options

1. Online – Participants can log in to the participant portal, using their SAW account, at [pebb.naviabenefits.com](https://pebb.naviabenefits.com) (Exception: UW and WSU employees must use Workday.), or
2. Complete a paper enrollment form and return it to Navia via email or fax:  
[election@naviabenefits.com](mailto:election@naviabenefits.com) or fax: 425-233-6366  
If an employee submits a form to you, please send to Navia via upload in the Employer Portal at [pebb.naviabenefits.com](https://pebb.naviabenefits.com).

Participants may edit or cancel their elections through the end of the PEBB annual open enrollment period:

October 28 - November 25, 2024

**All enrollments must be received by Navia or the employer no later than November 25, 2024.**

# Employer responsibilities (Open Enrollment)

## 1. **Submit all open enrollment FSA/DCAP forms to Navia at least once a week.**

- Forms can be uploaded to the Navia Employer Portal at [pebb.naviabenefits.com](https://pebb.naviabenefits.com).
- Open enrollment forms must be received by you no later than November 25 to be approved. Any forms received after November 25 cannot be processed by Navia and will be sent to the HCA to determine approval.

## 2. **Set up payroll deductions for the first 2025 payroll in January (exception: HRMS).**

- ❖ **A file with your employees' 2025 enrollments will be available in Benefits 24/7 the week of December 18. Use this file to set up deductions.** (However, if you do receive forms from your employees, record those for payroll as they come in.)

## 3. **Once payroll deductions begin, report deductions to Navia via file each pay period. Payment is sent to HCA.**

**Open Enrollment forms will be available on the PEBB Navia website starting on October 28:**

<https://pebb.naviabenefits.com/forms-documents/>

**Forms are specific to plan year**—make sure your employees are submitting forms for the correct year!

- Example: a new hire begins effective 11/1/2024. To enroll for 2025, they will need to submit a *2025 Open Enrollment* form or enroll online. If they want to enroll for 2024, they will submit a *2024 Mid-Year Enrollment* form.

# Employer responsibilities (general)

## 1. **Submit all employee FSA/DCAP forms to Navia ASAP upon receipt.**

- Forms can be uploaded to the Navia Employer Portal at [pebb.naviabenefits.com](https://pebb.naviabenefits.com).
- All forms (except the Open Enrollment form) require an employer signature. Remember to sign it before sending!
- Forms are specific to plan year—make sure your employees are submitting forms for the correct year.

## 2. **Begin/modify payroll deductions on next available pay date** (exception: HRMS).

## 3. **Report payroll deductions to Navia via file every pay period** (exception: HRMS).

## 4. **Send payment for payroll deductions to the HCA.**

**Forms are available on the PEBB Navia website:** <https://pebb.naviabenefits.com/forms-documents/>

### Key forms:

- *Open Enrollment* – for use during the open enrollment period only.
- *Mid-Year Enrollment* – used year-round for new hires and newly eligible employees.
- *Change in Status* – for existing employees experiencing a special open enrollment (SOE) event that allows them to enroll in, change, or cancel the FSA/DCAP benefit(s).
- *Agency Transfer* – for new hires to re-enroll who previously worked for an employer with PEBB benefits and participated in the FSA/DCAP. Must not have a gap in employment/PEBB eligibility longer than 30 days to be eligible to re-enroll.

# Election changes overview

## **When can employees make changes to their FSA/DCAP benefits?**

New hires can make changes to their election within the first 30 days of becoming eligible. After that, employees cannot change their benefit election, election amount, or cancel participation in the FSA or DCAP once the plan year starts unless they end employment, lose eligibility, or experience an event that creates a special open enrollment (SOE). Some of the most common events are:

- Gaining a dependent due to marriage, birth, or adoption.
- Dependent is no longer eligible due to divorce, death, or age.
- Employee or a dependent has a change in employment status that affects the employee's or dependent's eligibility.
- For DCAP, a change in childcare availability or need.

For more information on SOE, see the *Change in Status* form and the *Enrollment Guides* on the [PEBB Navia Forms & Documents page](#).

To submit a change due to SOE, employees must fill out the *Change in Status* form and submit documentation that backs up their SOE event to their employer. The employer then reviews all documents, signs and submits the *Change in Status* form to Navia.

## **If an employee made mistake with their FSA/DCAP election, what are their options?**

First determine if SOE applies to the employee, or if they still within the first 30 days of eligibility. If they are not, then the benefits administrator cannot approve a change to their election.

An employee who disagrees with a decision that a benefit administrator makes regarding their enrollment or eligibility for an FSA/DCAP can follow the appeal process outlined in PEBB [WAC 182-16-2050](#).

If you have further questions regarding an employee's request to change their election, you may contact the PEBB Program by sending a secure message to Outreach & Training through HCA Support or call 1-800-700-1555.

If you have any questions about the appeals process, please contact HCA Appeals Unit at 1-800-351-6827.

# We've got you covered!



Your dedicated team of Account Managers are available to help you Monday through Friday between 7 a.m. and 5 p.m. PST.

(425) 452-3488

[PEBAdmin@naviabenefits.com](mailto:PEBAdmin@naviabenefits.com)

Questions?