



# PEBB Employer Education Session

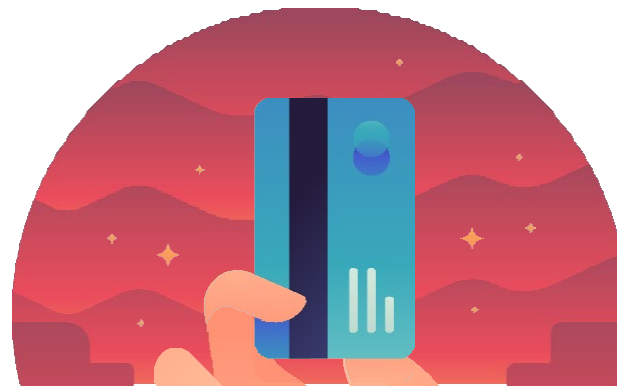
## FSA & DCAP Plan Design for 2024

Hosted by Chelsea Allen and Sally Lindsley  
from Navia Benefit Solutions

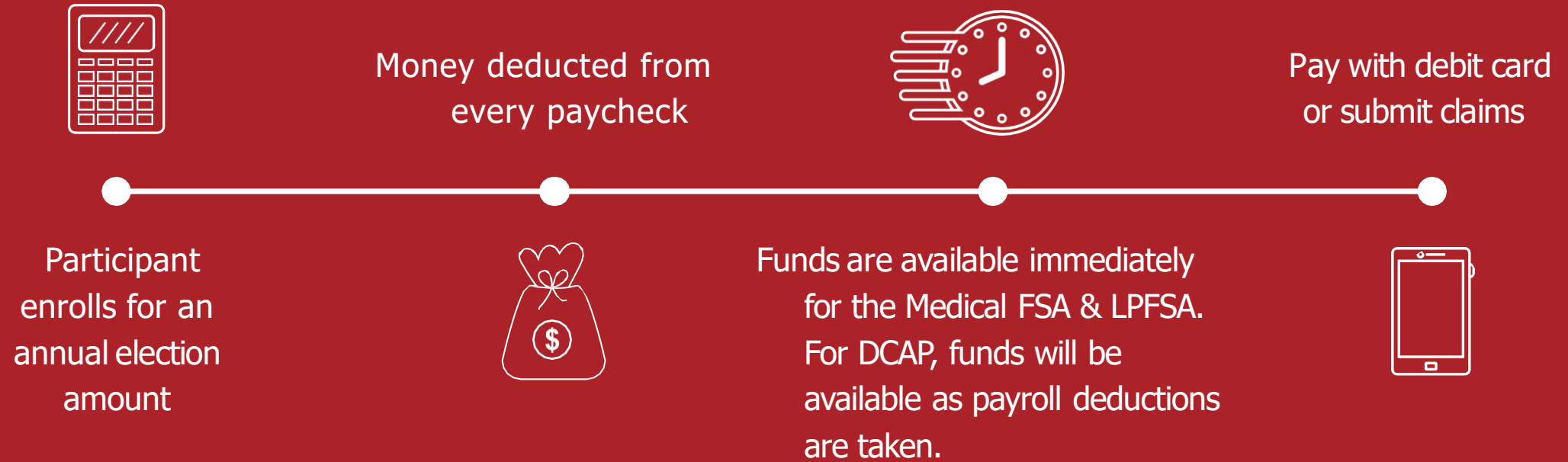
# Navia benefits overview 1/2

Navia administers three benefits for the PEBB plan: the Medical 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?

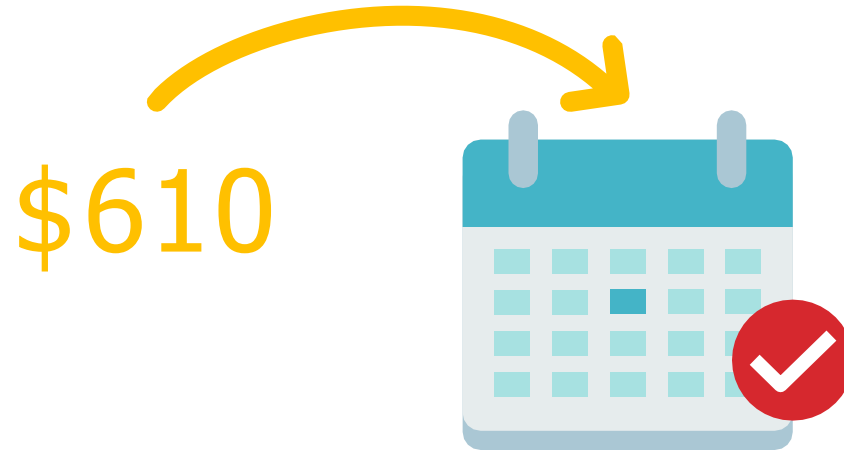


# Navia benefits overview 2/2

	Medical FSA	Limited Purpose FSA	DCAP
Annual election max. (2024)	\$3,050	\$3,050	\$5,000
Annual election min.	\$120	\$120	\$120
Compatible with CDHP/HSA	No	Yes	Yes
Eligible expense types	Medical, Rx, dental, vision	Dental, vision	Dependent care costs, ex. day care, elder care
Allows carryover	Yes	Yes	No

## Continued in 2024!

Carryover:  
Unused Medical or Limited  
Purpose FSA funds up to \$610  
will be rolled over to 2025.



Medical FSA and Limited Purpose FSA - The minimum amount you can elect for the year is \$120 and the maximum amount you can elect for the year is \$3,050.

# How does carryover work?

- Employees can carry over up to \$610 of unused funds at the end of 2024.
- Applies to the Medical FSA, Limited Purpose FSA (LPFSA) and CBA \$250 Medical FSA contribution.
- Does NOT apply to DCAP.
- To receive carryover, employee must enroll in the 2025 plan year or have at least \$120 left in their 2024 FSA.
- Any funds above \$610 will be forfeited.
- Employees who enroll in the consumer-directed health plan (CDHP) with a health savings account (HSA) in 2025 will still be eligible to receive carryover. Carryover will move into a LPFSA.

# Plan year deadlines

2023 plan year	
Start date	01/01/2023
End date	12/31/2023
Last day to incur	12/31/2023
Last day to submit	03/31/2024

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

# \$250 Medical FSA contribution to represented PEBB Program employees

- The benefit was negotiated in the most recent collective bargaining agreement.
- Represented PEBB Program employees whose annual rate of pay on November 1 is \$60,000 or less may be eligible for a \$250 Medical FSA contribution the following January.
- Cannot be enrolled in a CDHP plan with an HSA for 2024.
- Cannot waive PEBB medical coverage, unless you waive to enroll as a dependent on someone else's PEBB medical plan (that is not 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 Medical FSA for 2024, they will automatically receive the \$250 loaded on a debit card from Navia in January.
- If a PEBB employee is eligible, and they **have** also enrolled in Medical FSA for 2024, they will automatically receive the \$250 loaded on top of their 2024 election amount in January.



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# Open Enrollment options

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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 the same way.

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

**November 1 - November 30, 2023**

**All enrollments must be received by Navia or the employer no later than November 30, 2023.**

# Employer responsibilities (Open Enrollment)

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

- Forms can be submitted via email ([election@naviabenefits.com](mailto:election@naviabenefits.com)) or fax (425-233-6366).
- Open enrollment forms must be received by you no later than November 30 to be approved. Any forms received after November 30 cannot be processed by Navia and will be sent to the HCA to determine approval.

## 2. Set up payroll deductions for the first 2024 payroll in January (exception: HRMS).

- ❖ **Navia will send a file with your employees' 2024 enrollments the week of December 12. 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 November 1:**

<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 11/1/2023. To enroll for 2024, they will need to submit a *2024 Open Enrollment* form or enroll online. If they want to enroll for 2023, they will submit a *2023 Mid-Year Enrollment* form.

# Employer responsibilities (general)

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

- Forms can be submitted via secure email ([election@naviabenefits.com](mailto:election@naviabenefits.com)) or fax (425-233-6366).
- 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 on, 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.

# 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

[ESTeam4@naviabenefits.com](mailto:ESTeam4@naviabenefits.com)

Questions?