



**HTC
Benefit
Enrollment
2023**

Navia Benefit Solutions



Gallagher

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HTC Benefits

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Please **mute** until the end of the presentation

Use **chat** to ask questions during the meeting

If you have a more personal question, send a **private chat** to Ariana Poltz

OPEN ENROLLMENT REMINDERS

November 8th – November 20th

- Your annual opportunity to:
 - Add or drop dependents
 - Change plans
 - Enroll for the first time
 - Waive coverage

- After Open Enrollment, you may make changes ONLY if you have a qualifying life event, such as:
 - Getting married or divorced
 - Giving birth or adopting a child
 - Involuntarily lose other coverage
 - Become eligible for coverage (through a spouse)

*You have a 30-day window from the date of your life event to notify HR in order to be eligible to change your benefits.

WHAT'S NEW IN 2023 FOR FSA, HSA, & GONAVIA?

• ACTIVE Enrollment

- You must complete enrollment to have coverage in 2023
- GoNavia elections are made on the Navia Benefit Services site
- Healthcare FSA, Dependent Care FSA, and HSA payroll contributions are made in ADP
- If this is your first time enrolling in the Navia HSA, you must complete the application on the Navia site

• FSA Updates

- Healthcare FSA IRS Maximum Contribution: \$3,050
- Dependent Care FSA IRS Maximum Contribution: \$5,000 (\$2,500 if married and filing separately)

• HSA Updates

- IRS Maximum Contribution: \$3,850 / \$7,750

• Commuter Benefits

- Parking and Transit through GoNavia
- HTC Subsidy of \$200 per month
- IRS Maximum Contribution: \$300 per month/\$3,600 annual

ELIGIBILITY FOR COVERAGE

U.S. regular employees working at least 30 hours per week

Your Spouse or Domestic Partner

Your Dependent Children to age 26

Flexible Spending Accounts & Commuter Benefits

Navia Benefit Solutions



Commuter Benefits Transit & Parking

Commuter Benefits

What are Commuter Benefits?

Pre-tax accounts that allow you to set aside funds to cover your work-related transit and parking expenses

What is an eligible **transit** expense?

Bus, subway, train, light rail, ferry, vanpooling, UberPool, Lyft shared rides

What is an eligible **parking** expense?

Metered parking, daily/monthly fees for parking lots/garages, park & ride lots, parking at a mass transit facility

What expenses aren't eligible?

Bridge/road tolls, gas/fuel, residential parking fees, transit/parking expenses for spouses/dependents, private carpool expenses, non-work related transit/parking expenses

How much can I contribute?

The IRS maximum, per account, is \$300 per month.

Commuter Benefits

How do I elect my commuter benefits?

Login as a participant to Navia's employee portal. If you've not registered yet, you will need to complete the registration process. Select the "GoNavia Commuter Orders" and follow the instructions.

When will the election portal be open for 2023?

For new participants, you can elect your January 2023 commuter benefits as early as 11/21/2022.

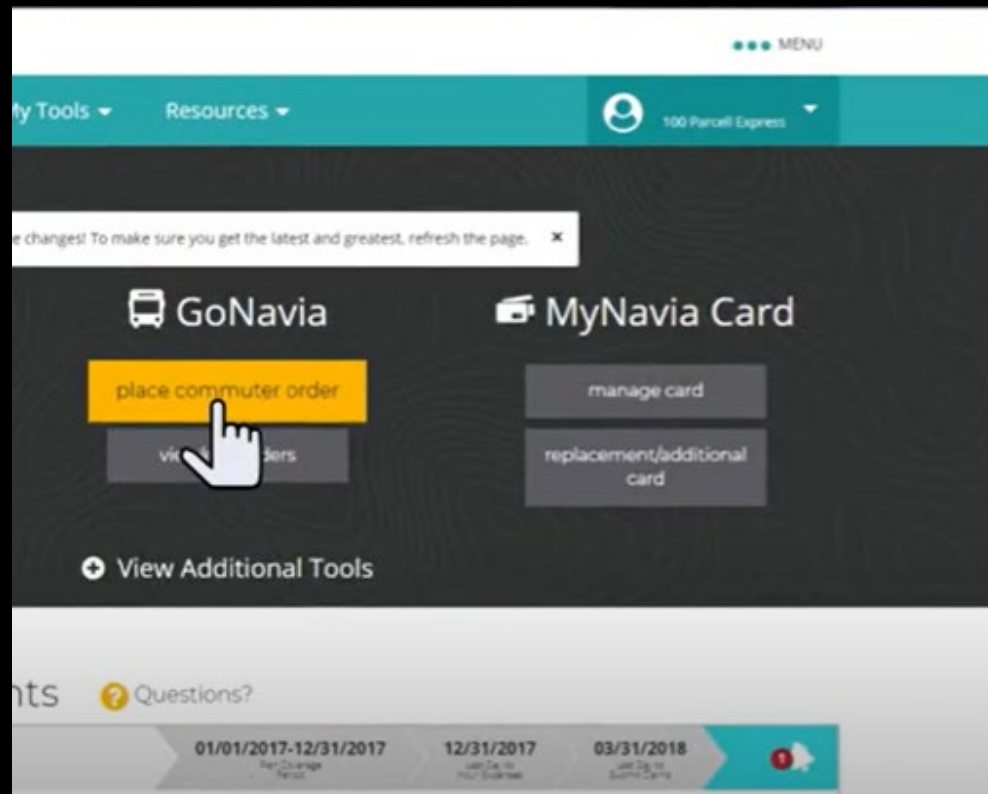
How often can I change my election?

Unlike the rest of your benefits, commuter benefits can be changed monthly. The cut-off date to submit your monthly order to Navia is the 20th of the month prior. If your commuter expenses remain the same, you can set up recurring orders.

Commuter Benefits – How to Place Your GoNavia Transit Order

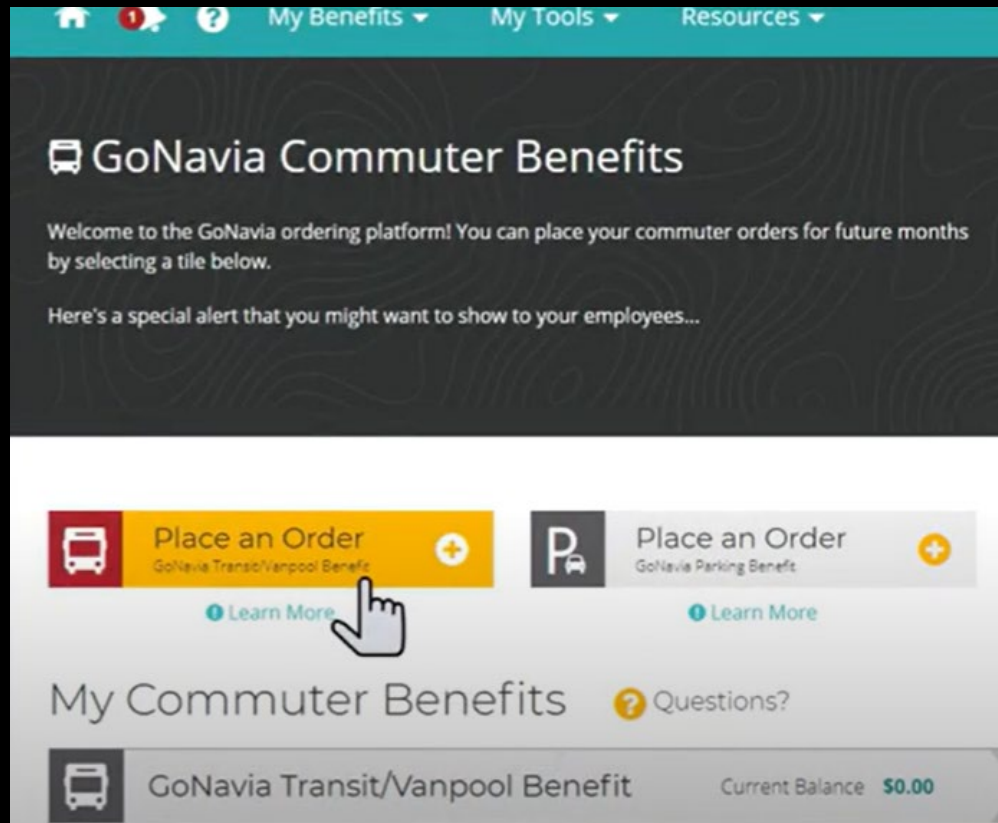
Step 1 – Login to your Navia account on the Navia site

Step 2 – Navigate to the GoNavia option and click on “Place Commuter Order” icon:





Commuter Benefits – How to Place Your GoNavia Transit Order

Step 3 – Select the “Place an Order – GoNavia Transit/Vanpool Benefits” tile:




Commuter Benefits – How to Place Your GoNavia Transit Order

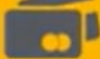
Step 4 – Select how you would like to process the order and enter the dollar amount of your monthly order:

New Transit/Vanpool Order  


How would you like to process this order?




Apply to my Vanpool
order will be delivered via check/direct deposit



Load to Navia card
order will be added to Navia debit card




Order Amount


Current Balance \$0.00  [View account statement](#)

Maximum Pre-Tax Order Amount

Order Occurrence [What's this?](#)



single month



recurring monthly

Commuter Benefits – How to Place Your GoNavia Transit Order

Step 4 (continued) – Indicate if the order is a one-time or recurring order, agree to terms and hit submit:

Order Occurrence What's this?

single month recurring monthly

Select Applicable Months

Jan Feb Mar
Jul Sep

New Order Summary

Month	Amount	Recurring?	Order Type	Est. Subsidy	Est. P
January 2018					

I have read and agree to Navia's [terms and conditions](#)

Submit Cancel

Order Occurrence What's this?

single month recurring monthly

Select Applicable Months

Jan Feb Mar
Jul Aug Sep

New Order Summary

Month	Amount	Recurring?	Order Type	Est. Subsidy	Est.
January 2018					

I have read and agree to Navia's [terms and conditions](#)

Submit Cancel

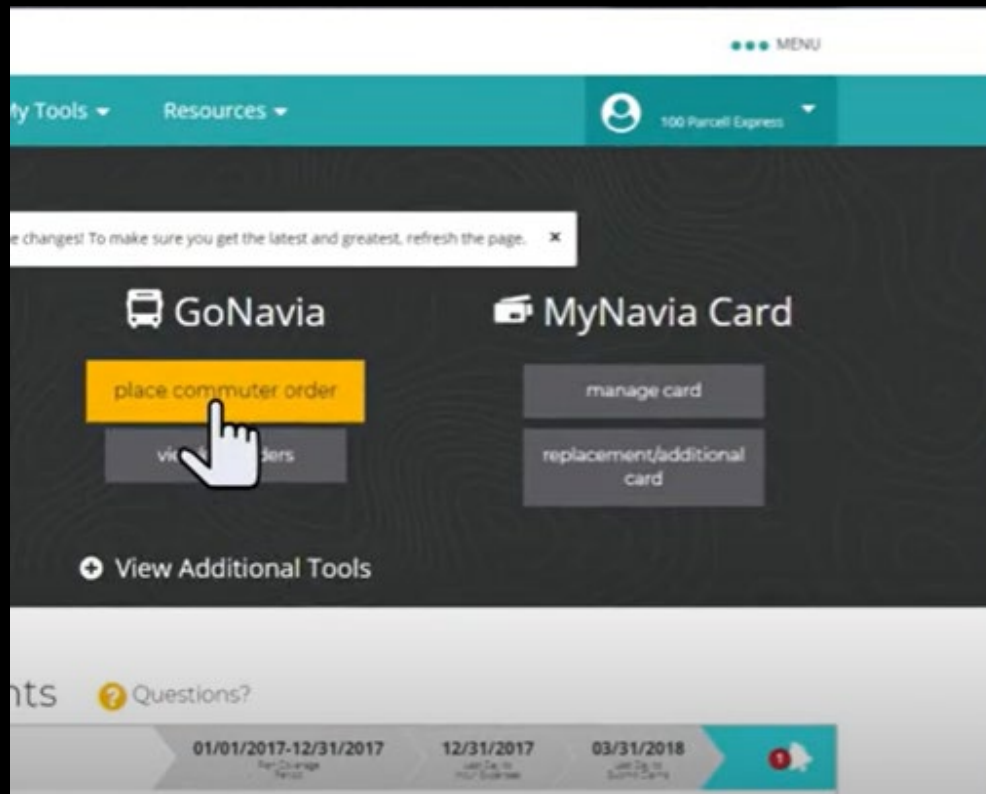
That's it, you are done!

*Please note: the HTC subsidy is currently \$200 per month. Subsidies will be automatically applied.

Commuter Benefits – How to Place Your GoNavia Parking Order

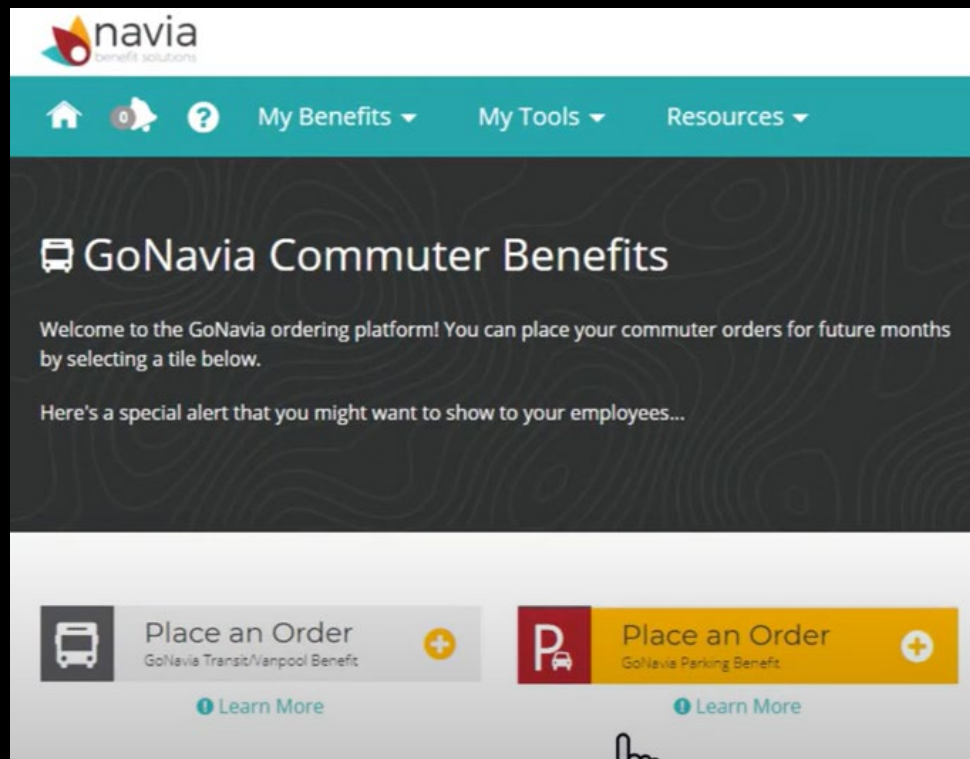
Step 1 – Login to your Navia account on the Navia site

Step 2 – Navigate to the GoNavia option and click on “Place Commuter Order” icon:




Commuter Benefits – How to Place Your GoNavia Parking Order

Step 3 – Select the “Place an Order – GoNavia Parking Benefits” tile:




Commuter Benefits – How to Place Your GoNavia Parking Order


Step 4 – Indicate if you would like the order amount loaded to the Navia Benefits Debit card or, if you park at a “cash only” lot you can have the order amount reimbursed directly to you as a check/direct deposit:

New Parking Order  Questions?



How would you like to process this order?



Load to Navia card
order will be added to Navia debit card




Direct Pay
order will be delivered via check/direct deposit




Mobile App Parking
load Navia card to use on Spot Hero parking app


Or

New Parking Order  Questions?


How would you like to process this order?



Load to Navia card
order will be added to Navia debit card



Direct Pay
order will be delivered via check/direct deposit



Mobile App Parking
load Navia card to use on Spot Hero parking app

Commuter Benefits – How to Place Your GoNavia Parking Order

Step 4 (continued) – Indicate if the order is a one-time or recurring order, agree to terms and hit submit:

Order Amount

\$ 400

Current Balance \$0.00 [View account statement](#)

Order Occurrence [What's this?](#)

single month

recurring monthly

single month

recurring monthly

New Order Summary

Month	Amount	Recurring?	Order Type
January 2018			

I have read and agree to Navia's [terms and conditions](#)

Submit Cancel

All Done!

*Please note: the HTC subsidy is currently \$200 per month.

Healthcare Flexible Spending Account

For employees participating in PPO plan or
waiving medical coverage with HTC

Healthcare Flexible Spending Account (FSA)

What is a Healthcare FSA?

A pre-tax account that allows you to set aside funds to cover your medical/dental/vision/pharmacy expenses.

- **Date of Service Plan:** Services must be used within the Calendar Year
- **Maximum Contribution:** \$3,050
- **Commitment:** Must continue to participate for the whole plan year, unless qualified life event
- **Plan Accordingly:** Claim all elected funds by the end of the run-out period
- **Carryover from 2022 to 2023:** up to \$570 will be rolled over to the following plan year. Any Healthcare FSA funds in excess of \$570 will be forfeited. Funds will not be available for use until April
 - Carryover from 2023 to 2024 will be \$610
 - You must enroll in the Healthcare FSA for 2023 to take advantage of carryover funds

Healthcare Flexible Spending Account (FSA)

Examples of Eligible Expenses:

- Doctor visit copays
- Coinsurance
- Prescription copays
- Dental expenses (including orthodontia)
- Vision (glasses, contacts, LASIK, etc.)
- OTC medications
- Menstrual care products

How Do I Access My FSA Dollars?

- Full annual election available at beginning of calendar year
- Use Navia debit card at time of service
- Use personal debit/credit card at time of service, then file for reimbursement with Navia
- Submit claims online, through your smartphone, email, fax or mail.



Dependent Care Flexible Spending Account

Dependent Care Flexible Spending Account (FSA)

What is a Dependent Care FSA?

A pre-tax account that allows you to set aside funds to cover your childcare expenses for dependent children

- **Date of Service Plan:** Services must be used within the Calendar Plan Year
- **Maximum Contribution:** \$5,000 (\$2,500 if married and filing separately)
- **Commitment:** Must continue to participate for the whole plan year, unless qualified life event
- **Plan Accordingly:** Claim all elected funds by the end of the grace period. Funds remaining after grace period are forfeited
- **Grace Period:** Following the end of the plan year (12/31), a 2.5 month grace period applies, allowing you to incur NEW claims and spend down your prior year FSA balance, through 03/15

Dependent Care Flexible Spending Account (FSA)

What is an eligible Dependent Care expense?

Childcare expenses so you/your spouse can go to work or school

Does my childcare provider have to be licensed?

No. As long as the person caring for your child is over the age of 18 and is not another qualified dependent living in your household

What is the dependent age limit?

Through the age of 12, unless disabled

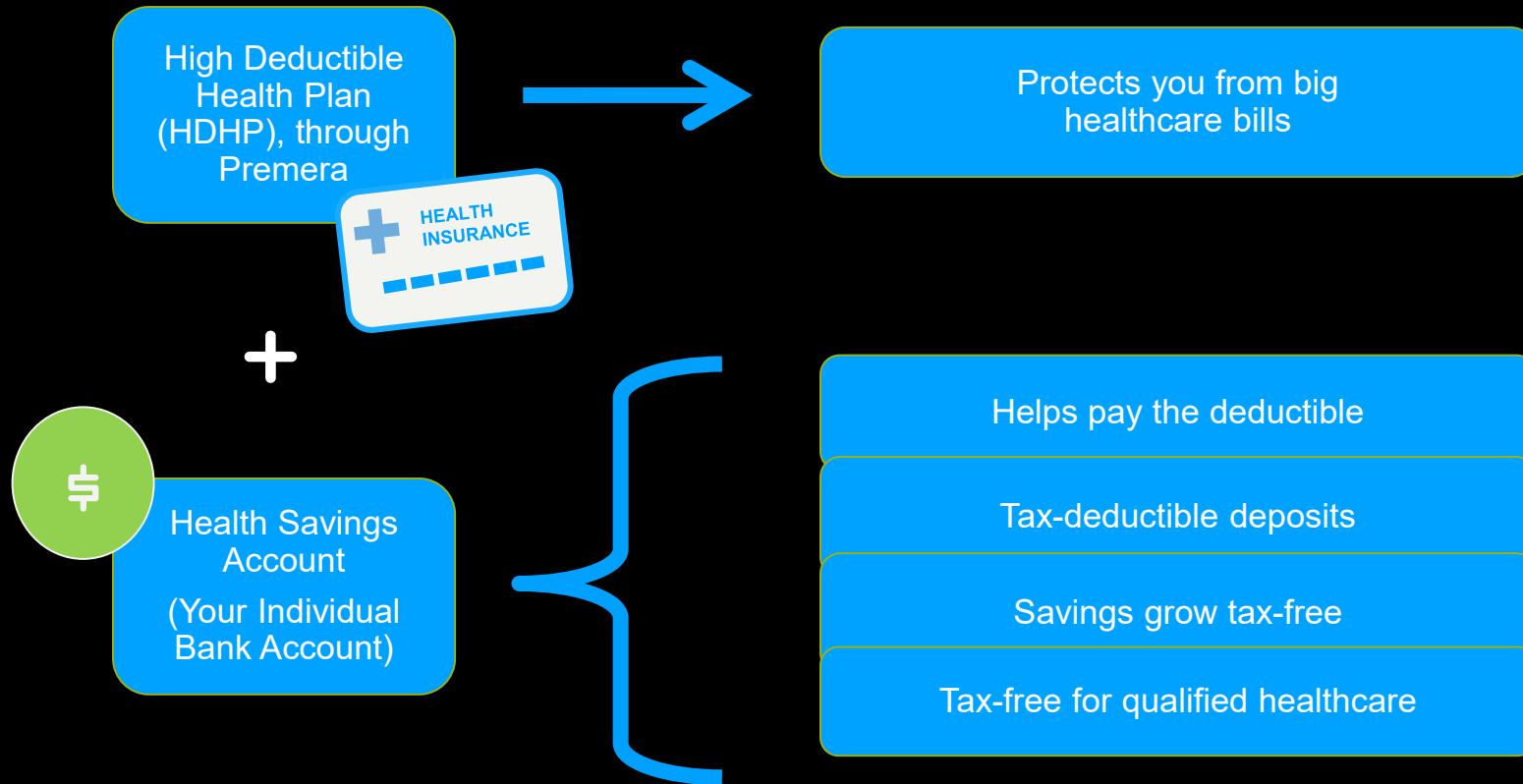
How do I access my Dependent Care funds:

Your Navia debit card, or by using your own debit or credit card and filing for reimbursement online



Health Savings Account (HSA)

THE HEALTH SAVINGS ACCOUNT (HSA)



ELIGIBILITY FOR AN HSA (HEALTH SAVINGS ACCOUNT)

- Employees enrolled/entitled to Medicare are not eligible
- You cannot be covered on any other non-HSA eligible medical plan
- Cannot be claimed as a dependent on someone else's tax return
- You cannot participate in your own or a spouse's general FSA or Health Reimbursement Account
- You cannot participate if you have received any Veteran's Administration benefits within the last three months, or if you're using Indian Health Services.
- If currently enrolled in the Healthcare FSA plan and wanting to enroll in the HDHP with HSA, you may not have a balance in your FSA account and enroll in the HSA.

CONTRIBUTIONS TO AN HSA

HTC contributes on your behalf:

HTC's Contribution	2023
Individual	\$1,000
Family (2+)	\$2,000

Annual HSA contribution maximum (including HTC's contribution):

IRS Maximum	2023
Individual	\$3,850
Family (2+)*	\$7,750
Catch-up (age 55+)*	\$1,000

*If both spouses have HDHPs, the maximum family contribution applies per household

**Catch-up rule only applies to the account holder, not the spouse

NOTE: You must open the HSA account with Navia in order to receive the employer contribution.

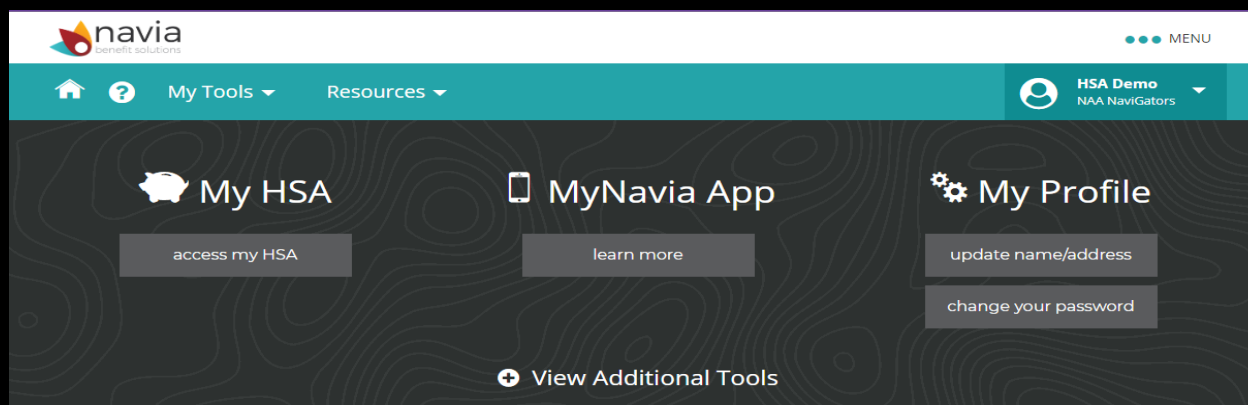
HSA QUALIFIED EXPENSES

- Deductibles and coinsurance for medical and dental care
- Prescriptions and over-the-counter drugs
- Vision care, including glasses and Lasik eye surgery
- Smoking cessation treatment/prescriptions
- Some premiums, such as long-term care, COBRA, Medicare Part A, B or D and health care premiums while you receive unemployment compensation.
- For a detailed list of qualifying medical expenses, go to www.irs.gov or visit the Navia website

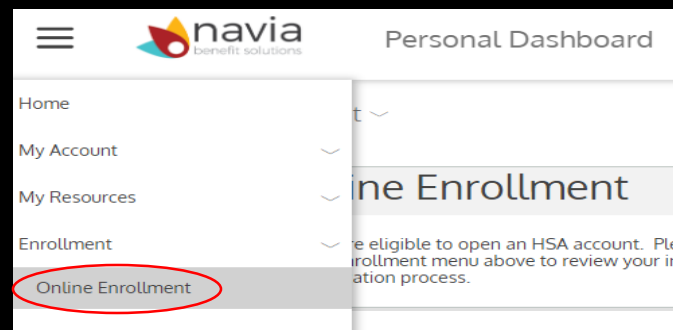
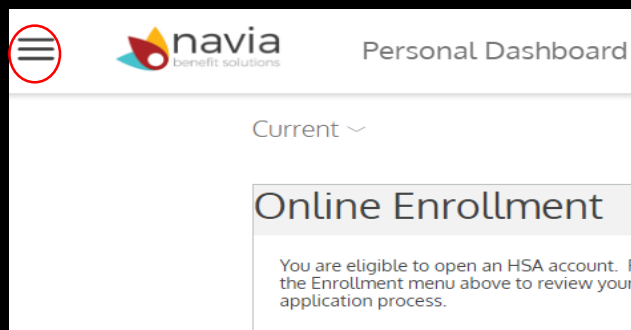
HSA – GETTING STARTED WITH NAVIA

- Register online at www.naviabenefits.com. Once registered, click on “I’m a participant”.
- Complete the Participant Information section – your Employer Code can be found in the enrollment invitation sent by Navia.
- Shortly after submitting your form, you will receive an email confirmation to complete your registration.
- After you are registered, you can access all of the great features in Navia’s participant portal.
- Your next step – open your HSA account!

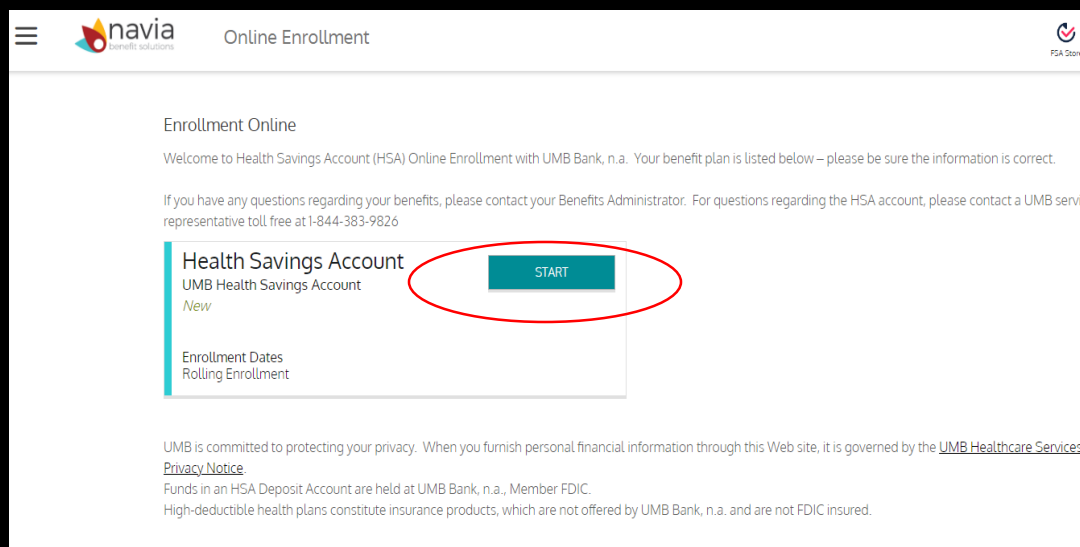
HSA – SET UP YOUR HSA ACCOUNT



- Once logged into the participant portal, click on “Access my HSA” icon. This will open a second page with a white background and a box that say “Online Enrollment”.
- Click on the three line is in the upper left hand corner to access the main menu. Choose “Enrollment”, then “Online Enrollment”.



HSA – SET UP YOUR HSA ACCOUNT - CONTINUED



- Select the teal “Start” icon which begins your account creation. Please allow 10 – 15 minutes to complete this form. You will be able to save your work and return.
- You will need the following pieces of information to complete your account creation:
 - ✓ Your Social Security Number
 - ✓ Your Primary Beneficiary’s Personal Information
 - ✓ Your Contingent Beneficiary’s Personal Information (optional)

HSA – SET UP YOUR HSA ACCOUNT - CONTINUED

- Verify your information – fields with an * are required
- Physical Address – PO Box addresses can not be used to establish your account but can be used as a mailing address
- Account Details
- Statements and Forms – select between electronic and paper
- Beneficiaries
- Overview – once you have confirmed all is correct, proceed to the Disclosures section
- Read and sign all disclosures - click “I Consent”
- Sign with your electronic signature and click “submit application” to continue
- You may be prompted to complete identity authentication questions, complete and click “submit answers” to continue

2023 HSA REMINDERS

- ✓ If not previously enrolled in the Navia HSA, you must open a Navia account in order to receive the employer contribution in 2023
- ✓ Make pre-tax employee contributions into your HSA account through ADP
- ✓ Remember that the maximum contribution amounts include all contribution types; employer and employee contributions.

Additional Resources

Gallagher Benefit Advocate Center (BAC)

What is the Gallagher BAC?

A free resource to assist in answering your benefit questions

Benefit Advocates will:

- Answer benefit related questions
- Help you find a provider
- Be an advocate for resolving claims issues
- Assist you through open enrollment



Benefits Help

425-201-9082

bac.htcamerica@ajg.com

Hours of Availability

6:00 am to 6:00 pm (PT)

*Language interpretation
available*

Next Steps

Important Enrollment Information



- You **MUST** review your benefit elections in ADP for 2023.
 - Review the following for accuracy and any changes needed for 2023:
 - ✓ Medical (you must make an affirmative election for 2023)
 - ✓ Dental
 - ✓ Vision
 - ✓ Life/Disability (automatically enrolled)
 - ✓ Healthcare/Dependent Care FSA (review for reference)
 - ✓ Health Savings Account (current payroll deduction)
 - ✓ Voluntary Coverages
 - ✓ Enroll in pet insurance coverage on the Trupanion site
- You **MUST** enroll on the ADP site to participate in a Healthcare and/or Dependent Care FSA for 2023.
- GoNavia enrollment for new participants will be available late November.
- GoNavia enrollment for current participants is on-going – remember that you need to make elections for the upcoming month by the 20th of the current month.
- HSA elections are now made in ADP, If enrolling in the HSA for the first time, you must complete the application on the Navia site.

Enrollments must be completed by end of day, Nov. 20, 2022



**QUESTIONS ABOUT YOUR FSA, HSA, &
GONAVIA BENEFITS?**

customerservice@naviabenefits.com
claims@naviabenefits.com
800.669.3539

QUESTIONS ABOUT YOUR BENEFITS?

visit <https://htc.benefithub.com/>

GALLAGHER BENEFIT ADVOCATES

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