

Navia Benefits Card Overview

*Did you know you can request a debit card and enter direct deposit information online?
No paperwork necessary!*

To receive your Navia Benefits Card, send a completed Debit Card/Direct Deposit Authorization Form directly to Navia. This form is available at <http://henricoschools.us/benefits> (Schools) and <http://employees.henrico.us/info/fsa/> (General Government). You will receive your card within 1-2 weeks after your enrollment has been processed. If you currently have the debit card, Navia will reload your card with your full annual benefit. **You will not need a new card until your card expires.**

Your Navia Benefits Card provides several benefits:

- Your expense is paid directly from your plan to the provider. When you use your debit card, you will no longer have to pay out of pocket and wait to be reimbursed.
- Best of all, we will automatically clear copays or items purchased at participating Inventory Information Approval System (IIAS) retailers that allow you to purchase only eligible items with your card. The IIAS Participating Retailers list can be located at <https://www.naviabenefits.com/participants/resources/benefits-card/> under Navia Benefits Card Information.

Using your Navia Benefits Card is simple:

1. Use the card at your provider just like you would any other credit card. Be sure to save a copy of the bill, statement, invoice or receipt.
 - This documentation must clearly show the **date, type, and cost of the service** or product. (The credit card receipt alone does not contain sufficient information.)
 - If you would like to request a PIN for your card you can click on My Debit Card from your benefits page online.
2. You will receive an email notification requesting documentation for any charges that require substantiation.
 - If all of the charges were cleared by the copay matching/IIAS systems, then you will not receive an email notification.
3. Submit documentation to Navia Benefit Solutions via the online substantiation tool, our MyNavia mobile app, email, fax or mail.
 - Remember, only the charges specifically listed as action required on your online statement require substantiation, any other recent charges have either been cleared by our copay matching system or have not yet been settled and will show up after your next notification.
 - If you would like to see all current Plan Year debit card charges, including those cleared by the copay matching/IIAS systems, you can view your [Online Statement](http://www.naviabenefits.com) by visiting our website, www.naviabenefits.com.
4. Your card will be temporarily suspended if a charge is not substantiated or otherwise cleared within **75 days from the date of swipe**.

Miscellaneous Items:

- Items that are not substantiated may be deducted from your salary.
- If you need additional cards, or your card is lost/stolen, you can request a new card through your online account. Additional cards can be requested at no cost.
- We recommend that you **ALWAYS** keep itemized documentation for each charge.

Over-the-counter (“OTC”) medicines and drugs are now eligible to use with your Navia Benefits Card. In order to claim these items for reimbursement, please submit an itemized receipt, accompanied by a prescription for the items you are claiming.