



## FLEXCONNECT FACTSHEET

FlexConnect makes flexible spending accounts (FSAs) easy to manage, and helps you avoid losing hard-earned money saved in your FSA.

### FlexConnect makes FSA management easy

- Automatically downloads your insurance claims
- Identifies expenses that can be reimbursed with your FSA
- Prepares and submits claims for reimbursement
- Tracks your FSA balance to make sure you don't lose money at the end of the plan year

### Cut down on paperwork

Link to your FlexConnect account through [www.naviabenefits.com](http://www.naviabenefits.com) and view insurance claims, prescription details, and stored documents - all in one place.

Expenses				
SERVICE	PROVIDER / DATE	INDIVIDUAL	AMOUNT	
+	Mrs. Emie Goodwin Tue, Jan 24 2012	Bo	\$24.03	Incurred
+	Damon Hudson Tue, Nov 15 2011	Sarah	\$31.12	Settled

### Automatically prepares and submits claims

Review pending FSA eligible claims that FlexConnect has automatically prepared for you, and click "Reimburse me" to submit your claims.

Pending Reimbursements				
SERVICE	PROVIDER / DATE	INDIVIDUAL	AMOUNT	
+	Mrs. Emie Goodwin Tue, Jan 24 2012	Bo	\$24.03	<a href="#">Reimburse me!</a>

### Make FSAs easy

- ✓ Avoid losing money at the end of the plan year
- ✓ No more hassling with paperwork
- ✓ Easily identify expenses reimbursable by your FSA
- ✓ Save time on preparing claims for reimbursement

### Users love it

"Had I known about FlexConnect, I would have put so much more into my FSA"

"I'm so glad that I don't have to spend 2 to 4 hours this year dealing with paperwork and submissions."

"The smile on my face you just can't believe as I click the Reimburse Me button."

### **How does it work?**

Simply provide your login information for your medical, dental and vision insurance accounts. After you have connected the accounts, your insurance claims will be periodically downloaded to the portal. When we notice one that is reimbursable through your FSA, a "Reimburse Me" button will appear next to the item. Click "Reimburse Me," and we automatically prepare and submit your claims with the required documentation.

### **How do I connect my insurance account?**

Go to the accounts tab, click "Add." Choose the insurance plan you wish to add. Enter the username and password for the insurance plan's website, then click "Connect." Hints are provided to set up an account or retrieve a password. Note, the first time an account is added it will take a few minutes to download all the insurance claims.

### **How do I submit FSA claims?**

Go to the Dashboard tab. If expenses appear in the Pending Reimbursements list, click "Reimburse Me" on an expense. Review the information to be submitted and click "Send," then smile! In the background your reimbursement claim will be automatically transmitted to Navia for processing.

### **Can my company see my information?**

No Way! The details in your account are for your eyes only. You are the owner of this account.

### **Is my information secure?**

Our dedicated security team uses bank-grade security and encryption to safeguard your information. Critical data and documents are always encrypted and stored securely. This service is built by a team with deep experience developing secure, highly reliable transaction processing systems – systems that have processed billions of online and mobile transactions.

### **How much does it cost?**

\$0.00. That's right, nothing. The cost is included in the fee your employer already pays for you to have an FSA.

### **How do I get started?**

First, login to your participant account at [www.naviabenefits.com](http://www.naviabenefits.com). From there, you will need to opt in to use "FlexConnect". The feature will be ready for you to setup within 1-2 business days. You must link your FSA and insurance providers to use the tool.