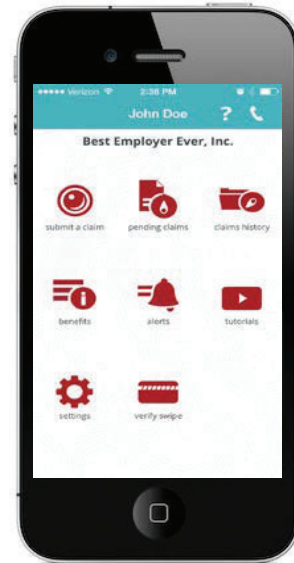


Cool Features for Your FSA or HRA

MyNavia App

Navia released the MyNavia App for iPhone and Android, a mobile tool to manage your benefits! With the app, you can:

- ✓ Take photos of your receipts to submit a claim directly from your phone or verify Navia Benefit Card charges
- ✓ View real-time account balances
- ✓ Receive alerts for when claims are processed or reimbursed
- ✓ View complete account history
- ✓ Report your Navia Benefit Card as lost/stolen or request additional cards



Online Claim Submission & Debit Card Substantiation

These features provide you with simple tools for submitting claims and Navia Benefit Card documentation through your Navia online account. Some highlights:

- ✓ Submit claims for any active plan year
- ✓ Upload your claim documentation
- ✓ View all your Navia Benefit Card purchases that require documentation
- ✓ Submit documentation for Navia Benefit Card purchases
- ✓ Email verification of your submitted claim
- ✓ All data is submitted through a secured connection

FlexConnect

This feature allows you to sync your medical, dental and vision benefits to your FSA. Some highlights:

- ✓ Automatically downloads your insurance claims
- ✓ Identifies expenses that can be reimbursed with your FSA
- ✓ Prepares and submits claims for reimbursement
- ✓ FSA balance tracking - don't lose money at the end of the plan year!