Snowflake (SNF) Flexible Spending Accounts
GoNavia Commuter Benefit



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Agenda

- Healthcare Flexible Spending Account
- Limited Purpose Flexible Spending Account
- Day Care Flexible Spending Account
- GoNavia Commuter Benefit
- Resources Available

Snowflake Benefits

Health Care Flexible Spending Account (FSA)	Limited Purpose Health Care Flexible Spending Account (LPFSA)	Day Care Flexible Spending Account (DCFSA)	GoNavia Commuter
Medical, dental, vision expenses $3,400 $680 carryover available	Dental, vision expenses $3,400 $680 carryover available	Care for dependents $7,500 per household; $3,750 if married and filing separately	Mass transit and parking expenses to/from work $340 per month Parking pre-tax $340 per month Transit pre-tax
Maximum Annual Contribution	Maximum Annual Contribution	Maximum Annual Contribution	Maximum Monthly Contribution

Plan Year: January 1, 2027 to December 31, 2027
Company Code: SNF



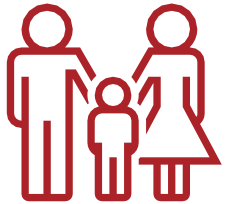
Healthcare

FSA

Save over $900 a year on health expenses

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Healthcare Flexible Spending Account (FSA)



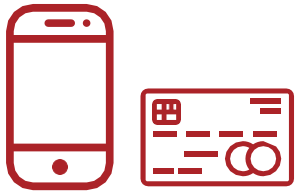
FAMILY

COVERS EMPLOYEE, SPOUSE, ELIGIBLE DEPENDENTS



38K

DIFFERENT WAYS TO USE YOUR FUNDS



EASY

MULTIPLE WAYS TO SUBMIT CLAIMS



$3400

MAXIMUM CONTRIBUTION

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38,000 ways to spend your FSA!



- Over-the-counter drugs
- Feminine care products
- Home Covid-19 tests
- Personal protective equipment (PPE)
- Prescriptions
- Copays & Coinsurance
- Deductibles
- Office Visits
- Dental work
- Orthodontia
- Glasses & Contacts
- Chiropractic
- Massage
- Acupuncture
- Capital improvements to your home, such as ramps, railings and support bars
- Mileage for travel to and from health appointments
- Night guards
- Bandages and other medical supplies
- Birth control
- Breast pumps
- Sunscreen
- Vaccinations and immunizations
- Stop-smoking programs
- Psychologists and therapy
- Breast reconstruction surgery
- Childbirth classes
- Eye surgery, including laser eye surgery and Lasik
- Fertility treatments and monitors
- Flu shots
- Hearing aids and batteries
- Insulin
- Lab fees
- Physical therapy
- Prescription sunglasses
- Prosthesis



Please refer to the full list of benefit eligible expenses at

https://www.naviabenefits.com/participants/resources/expenses/

How does it work?



Estimate your annual election



DID YOU KNOW?

$1,400

Average annual election

Automatic payroll deductions



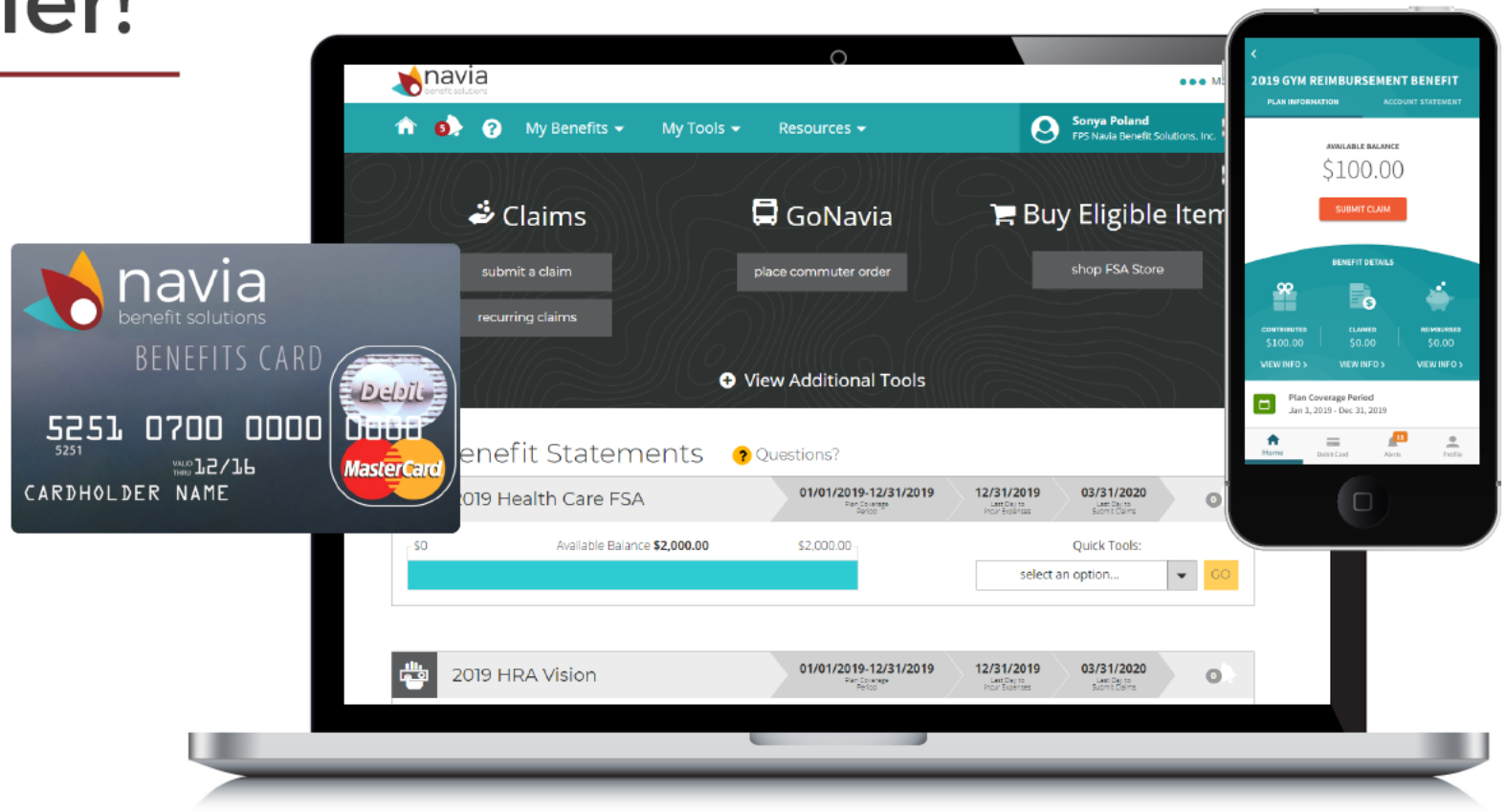


Funds are available immediately

Pay with debit card or submit claims!



Accessing your benefits couldn't be easier!



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Navia Benefits Card

- Health Care Flexible Spending Account (HCFSA)
- Limited Purpose Health Care FSA (LPFSA)
- Day Care FSA (DCFSA)
- Commuter
  - Transit
  - Parking

- *Hold on to your receipts*
- *Respond to requests for substantiation*

Accepted by many providers, retailers



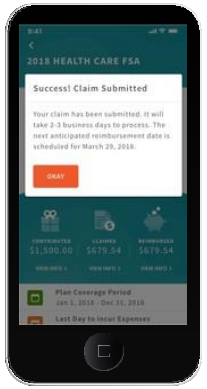
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Ways to claim if you don’t use your Navia Benefits Card:

- myNavia Smartphone app
- Online at NaviaBenefits.com

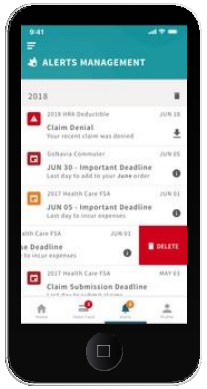
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MyNavia Mobile App



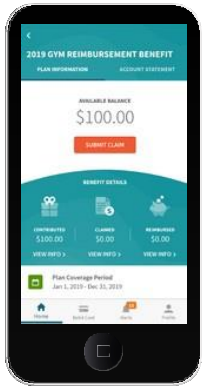
Easy claim submission

Take photos of your receipts to submit a claim directly from your phone or verify Navia Debit Card charges.



Receive claim alerts

Receive alerts for when claims are processed or reimbursed. Check the status of your claim submissions and view your complete account history.



View account balances

View real-time account balances for your FSA or Commuter benefits.

Fingerprint and facial ID login

View all eligible expenses for your benefits

Download for free in the Apple App Store or Google Play Store

Why should I enroll?

- Save on taxes. Eliminate 10-37% in federal income taxes, 7.65% in Social Security and Medicare taxes for an estimated savings of 30% (depending upon your tax bracket, you may save more.
- Rest easy knowing you have emergency funds for unexpected costs
- Don’t wait to get your son’s braces, new glasses, or that laser eye surgery you’ve always wanted



$800+AVERAGE ANNUAL SAVINGS



EMERGENCY FUNDS



DON'T WAIT



Limited Purpose Health Care

FSA

Save over $900 a year on dental and vision expenses

A Limited Purpose Healthcare FSA helps you pay for dental and vision expenses



Common eligible expenses

Dental and vision out-of-pocket expenses, such as deductibles, routine dental and eye care, glasses and contacts, dental and vision surgeries, and orthodontics.

100
DIFFERENT WAYS TO USE YOUR FUNDS

FAMILY
COVERS YOUR WHOLE FAMILY

EASY
MULTIPLE WAYS TO SUBMIT CLAIMS

$3400
MAXIMUM CONTRIBUTION

Use Limited Purpose FSA if you are contributing to an HSA. Yes, it's pre-funded!

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Ways to spend your Limited FSA!



Copays & Coinsurance
Deductibles
Diagnostic services, including x-rays
Cleanings
Fillings
Root Canals
Crowns
Bridges
Implants
Dentures
Orthodontia
Occlusal guards for grinding



Reading glasses (over-the-counter)
Vision products/eye drops (over-the-counter)
Copays & Coinsurance
Deductibles
Diagnostic services & office visits
Optometrist/Ophthalmologist fees
Glasses
Prescription sunglasses
Contact lenses and solutions
Vision correction surgery (laser eye/lasik)
Corneal keratotomy
Radial keratotomy

Please refer to the full list of benefit eligible expenses at https://www.naviabenefits.com/participants/resources/expenses/



Day Care

FSA

Save up to $2,250 a year on day care expenses

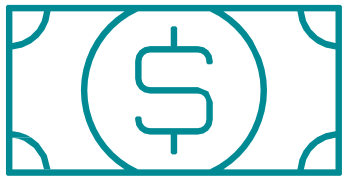
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Day Care Flexible Spending Account (FSA)



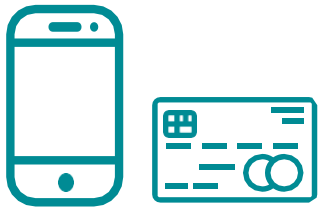
CARE

YOUR CHILDREN 12 AND UNDER; SPOUSE OR TAX DEPENDENT WHO CAN'T SELF-CARE



PAY

USE FUNDS TO PAY FAMILY



EASY

MULTIPLE WAYS TO SUBMIT CLAIMS



$7500

MAXIMUM CONTRIBUTION IF SINGLE; MARRIED AND FILING JOINT TAX RETURN; $3,750 EACH IF MARRIED AND FILING INDIVIDUALLY

Day Care expenses can be submitted as incurred but will be paid as contributions are made. It is NOT pre-funded.

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Day Care FSA works like a bank account and saves you money



A Day Care FSA helps you pay for day care expenses that you already pay for out-of-pocket! This account works like a bank account, meaning you cannot be reimbursed for more that what is in your account at any given time.



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Ways to spend your Day Care FSA!

Childcare
Nanny or Au Pair
Before and after school care
Day camps
Preschool
Elder care



Please refer to the full list of benefit eligible expenses at https://www.naviabenefits.com/participants/resources/expenses/

Kinside

Meet our day care partner!

Navia and Kinside have partnered to provide our Day Care FSA participants with a resource for finding affordable child care. Kinside is free for all Day Care FSA participants and can be accessed both through your Participant portal and on the Kinside website.

With Kinside's network you can...

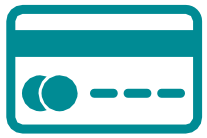
20% Save up to 20% on child care on daycares and preschools near you. Other savings include waived application fees.



Search the Kinside database by program type, availability, area code and more. Parents can view pricing and instantly schedule tours.



Access to full licensing and inspection reports for every daycare and preschool in Kinside's network.



Pay online! Connect your Navia debit card to your Kinside account to pay your child care provider.

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Use-it-or-lose-it clause



Remember, Healthcare FSA and Limited FSA have the carryover feature of $680, then use-it-or-lose it kicks in. Day Care FSA does not have a carryover. Your deadlines are:

FSA Plan Year 2026:

Last day to incur expenses: 12/31/2026

Last day to submit claims: 3/31/2027

FSA Plan Year 2027:

Last day to incur expenses: 12/31/2027

Last day to submit claims: 3/31/2028

FSA store®

- Largest selection of **guaranteed FSA eligible** health & wellness essentials, all in one place
- The most comprehensive eligibility list available
- All FSA cards accepted, and partial payments accepted (Navia card + credit/debit card)
- Guarantee to charge the correct FSA plan year
- Insiders Program + attractive discounts for loyalty members

2,500+ Top Brands to Maximize Value



www.fsastore.com

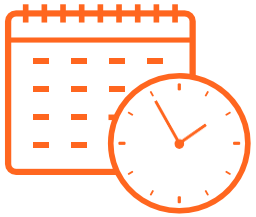


GoNavia Commuter

Spend up to 30% less on your daily commute

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Commuter Flexible Spending Account (FSA)



FLEXIBLE

START/STOP/CHANGE



10K

DIFFERENT LOCATIONS TO PURCHASE SERVICES



EASY



$340

MONTHLY MAXIMUM PRE-TAX CONTRIBUTION

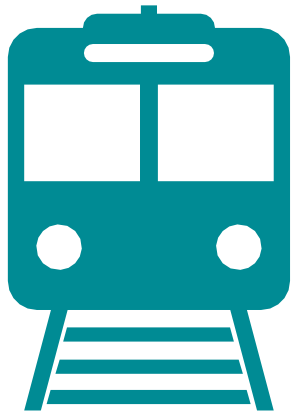
TRANSIT/PARKING SEPARATE ACCOUNTS

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Ways to spend your Commuter FSA!

Eligible Transit Expenses

- Buses
- Subways
- Trains
- Light rails
- Ferries



Eligible Parking Expenses

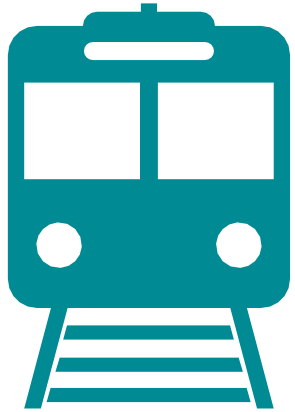
- Metered parking
- Daily/monthly fees for parking lots/ramps
- Park n' ride lots
- Parking at mass transit facilities

Uber and Lyft rides are not eligible!

Ways to NOT spend your Commuter $

Ineligible Expenses

- Private carpool expenses
- Bridge and road tolls
- Gas/fuel expenses
- Residential parking fees
- Transit and parking expenses for spouses and dependents



Ineligible Expenses

- Rental Scooters
- Non-work transit and parking expenses
- Uber/Lyft

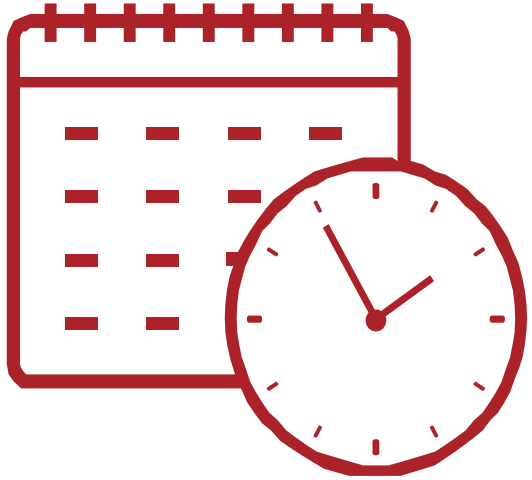
Unused funds carryover to the following month

Commuter



Carryover

Important GoNavia deadline



Upon termination your Navia card will be turned off for GoNavia and you will forfeit funds left in the GoNavia Commuter account! So please ensure your balances don't get too high!

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Education Resources







https://www.naviabenefits.com/benefit-education-resources

Tom's Tips

- **Sign up for direct deposit! (It's in your account profile area)**
- **Consider recurring claims if you have day care or recurring medical expenses like orthodonture**
- **Download manual Claim document and use for babysitters who don't have credit card machines (have them sign)…Find it in Forms and Documents section**
- **Browse the Eligible Expenses program on Navia's website to learn about eligible expenses**
- **Hold on to your receipts**

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Questions?
We're here to help!

Phone: 425-452-3500
Hours: Mon-Fri 5am-5pm PST
Email Questions: Customerservice@naviabenefits.com
Email Claim Submissions: claims@naviabenefits.com

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Thank You!