

# FAQs for union representatives: \$250 FSA contribution represented PEBB Program members

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This document is prepared for union representatives. Please use this resource to review commonly asked questions and prepared answers, what resources are available to PEBB subscribers, and what materials are sent to subscribers about the \$250 FSA contribution.

## 1. Are translation services available for a PEBB subscriber?

Yes, translation services are available. For translation of PEBB Program materials, advise a PEBB subscriber to contact their payroll or benefits office for assistance. For translation of Navia materials (such as an enrollment form, enrollment guide, or letters), they or a benefits administrator should contact Navia Customer Service at 1-800-669-3539 or email [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com).

## 2. What is an FSA?

A Flexible Spending Arrangement (FSA) is an account which allows you to set aside funds from each paycheck, pretax, to use for qualifying healthcare expenses.

## 3. What eligibility criteria are PEBB subscribers informed of?

We use the following criteria in PEBB Program produced materials.

- You are employed in a PEBB benefits-eligible position on January 1.
- You are a union-represented employee.
- Your union is part of the Health Care Coalition described in **RCW 41.80.020(3)**.
- Your rate of pay on November 1 of the previous year is \$60,000 or less for a full-time equivalent position.
  - If you work part-time, you may still qualify for this contribution if your position would provide a salary of \$60,800 or less as full-time. For example, if you earn \$30,000 and work 20 hours per week, your full-time salary would be \$60,000 and you would still qualify.
- You or your spouse or state-registered domestic partner (SRDP) are not enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA).
- You met the other eligibility criteria as described in the Health Care Coalition Agreement, including PEBB Program eligibility requirements and eligible medical plan enrollment.

## 4. How are PEBB subscribers notified they are likely eligible for, or have received, the \$250?

**January:** A welcome letter informs recipients they have received the \$250 FSA contribution.

**February:** The Navia Debit Mastercard is sent to recipients. **Note:** it is mailed in an unmarked envelope for security.

**July:** A letter is mailed to recipients who have not yet used all of their funds reminding them they have the funds available and directing them to contact Navia Benefit Solutions for questions about the benefit, or to order a new debit card.

**September:** A letter informs select PEBB subscribers they likely meet the eligibility criteria outlined in question 3. **Note:** this is the first communication PEBB subscribers will receive for the following plan year. This \$250 contribution is also mentioned in the state and higher education edition of the October *For Your Benefit* newsletter.

## 5. Does this contribution mean a subscriber can't contribute the maximum amount to their FSA?

No. The employer contribution of \$250 does not count against the IRS-mandated cap in FSA contributions. This means an employee who elects \$3,200 and receives the \$250 contribution would be allowed to have a \$3,450 in funds in their FSA account.

**6. Why is the IRS maximum contribution different from the PEBB Program maximum contribution?**

Each fall, the IRS releases maximum contribution increases for the next year, which coincides with the PEBB Program open enrollment/planning. For this reason, the PEBB Program adopts the IRS maximum contribution increases for the following year.

**7. What if a subscriber received this benefit previously, and has not used all the funds yet?**

The FSA has a carryover feature that allows funds between \$120 and \$660 (or funds below \$120 if a member enrolls in an FSA for the following year) to carry over into the next plan year to be used later. Here is an example:

On December 31, a subscriber has \$250 left in their FSA. If they enroll in an FSA for the next plan year, the \$250 will carry over and be added to their FSA. If they do not enroll in an FSA for the next plan year, the \$250 will still carry over to establish an FSA because it is above the \$120 minimum.

- If they change to a CDHP and a Limited Purpose FSA for the following year, the \$250 will carry over and be added to their Limited Purpose FSA.
- If they change to a CDHP and do not enroll in a Limited Purpose FSA for the following year, the \$250 will still carry over to establish a Limited Purpose FSA.

**8. Who can subscribers contact with questions?**

For questions about salary or CBA FSA eligibility requirements, subscribers can contact their payroll or benefits office. For questions about FSAs, their Navia account, and to get a full list of eligible health care expenses, visit Navia's website at **[pebb.naviabenefits.com](http://pebb.naviabenefits.com)** or call Navia Customer Service at 425-452-3500 or toll free at 1-800-669-3539, Monday-Friday 5 a.m. to 5 p.m. (Pacific).