

## How to setup the MyNavia App in 4 easy steps:

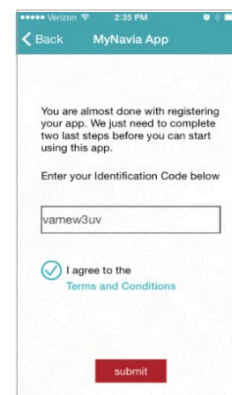
1. Download the MyNavia App from the iTunes or Google Play Store
2. Once downloaded, open the MyNavia App and enter your username/password for the Navia website



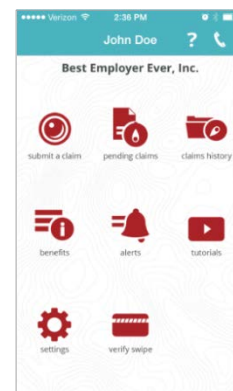
3. Once successfully logged in to the app, you will be prompted to enter/request an Identification Code

- The Identification Code will be sent to the account holder's email address on file with Navia
- Enter the Identification Code into the App

4. Once the identification code is entered into the app, you will be prompted to choose a six-digit PIN #



You are done! Now you can submit claims, check your account balance, verify card swipes, and more...



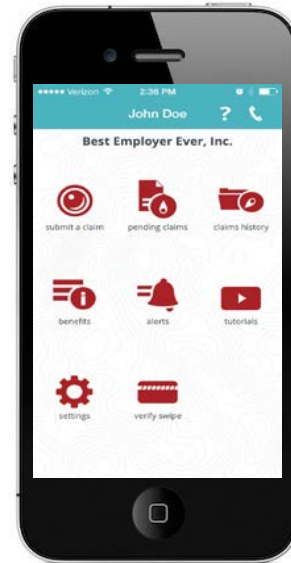


## Cool Features for Your FSA or HRA

### 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!