

Health Reimbursement Arrangement (HRA)

Established by Northwest Roofers & Employers Health & Security Trust Fund | Administered by Navia

Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Northwest Roofers & Employers Health & Security Trust Fund to reimburse you and your family for out-of-pocket expenses.

Benefit Summary

Plan Year: April 1, 2025 – March 31, 2026

Eligible Expenses: All expenses under IRC Sec 213(d) are eligible for reimbursement (medical, dental, vision, Rx & over the counter items). You may submit claims, *or use the Navia debit card while actively making contributions, for eligible expenses that are incurred during the plan year.

*If you do not work enough hours to cover a medical premium, your HRA will turn into a Spend-Down plan. This means you can incur expenses and access your benefit by manual claim submission, but your debit card will not work while in Spend-Down. Once enough hours are worked to cover a medical premium, your HRA card will be turned back on for use. If you do not make medical premium payments consistently for 365 days, your HRA will be fully terminated and balance forfeited.

Benefit: The HRA will be funded monthly with \$50 as long as you have worked enough hours to cover your medical premium.

Balance Rollover: If you do not claim your full balance by the end of the plan year, 100% of unused funds will rollover to the following plan year once the election for the new plan year has been received and will be added to your new year benefit amount.

How it Works: Once you've incurred an eligible expense and your patient responsibility has been determined, you may submit a claim to Navia for reimbursement or use your Navia debit card to pay the provider directly. If your expense is covered by insurance, you must wait until your insurance carrier has applied your benefits before using the HRA to pay for any remaining patient responsibility.

Claim Submission

1. Complete a claim form, itemize your expenses and list the total amount you are claiming.
2. Attach an itemized statement that includes the date, type and cost of service. Ideal forms of documentation include an Explanation of Benefits (EOB) from your insurance carrier or an itemized statement from the provider.
3. Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
4. Reimbursements are processed weekly on Tuesday. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account. Reimbursements will be distributed by your employer.
5. You will have 90 days to submit claims at the end of the plan year. If your employment is terminated, or you lose HRA coverage, you will have 90 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date. You may have the ability to continue coverage under COBRA (see your employer for details).