



GoNavia Commuter

Spend up to 30% less
on your daily commute

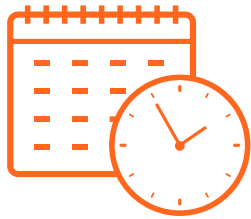


Commuter Flexible Spending Account (FSA)

A Commuter FSA is a **personal expense account** allowing you to set aside a portion of your salary **pre-tax** to pay for qualified parking or transit/vanpool expenses.



Commuter Flexible Spending Account (FSA)



FLEXIBLE

PAUSE, CHANGE,
CANCEL MONTHLY
CONTRIBUTIONS



10K

DIFFERENT
LOCATIONS TO
PURCHASE SERVICES



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$340

MONTHLY
MAXIMUM
CONTRIBUTION

Make your commute easier and more affordable, no matter how you get to work



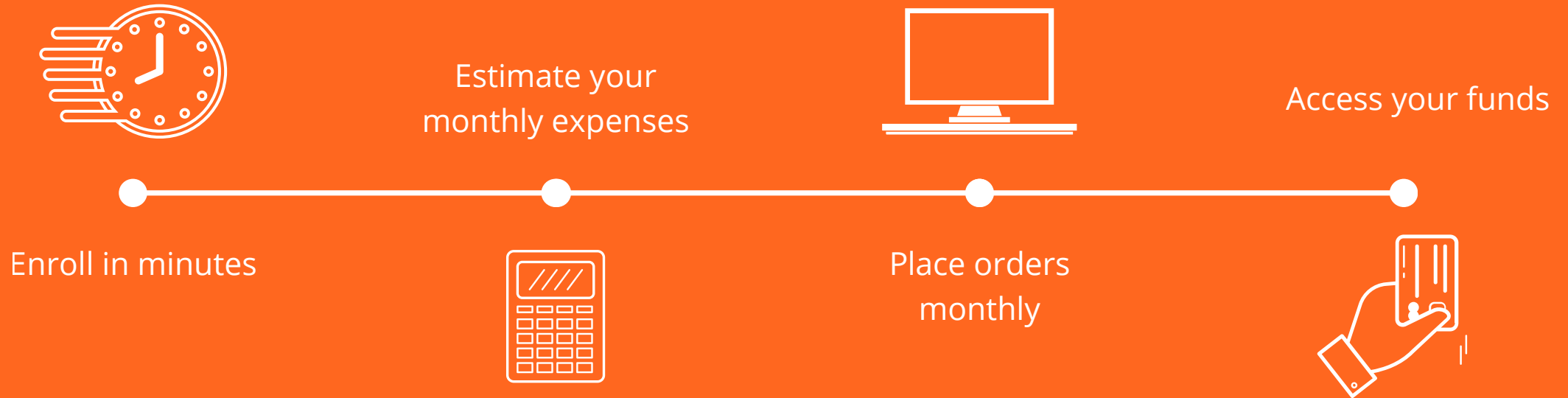
There's an opportunity to save no matter what your commute is like. Some examples of eligible transit and parking expenses include the bus, subway, streetcar, commuter trains, ferry, vanpool, and downtown parking garages.

Pay 30% less on your commute



**With his Commuter FSA,
Donovan pays for parking
expenses tax-free and saves \$90
each month (a 30% savings)!**

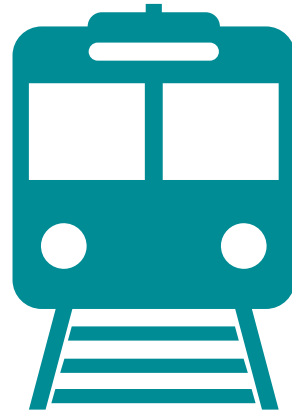
How does it work?



Ways to spend your Commuter FSA!

Eligible Transit Expenses

- Busses
- Subways
- Trains
- Light rails
- Ferries
- Vanpooling fees

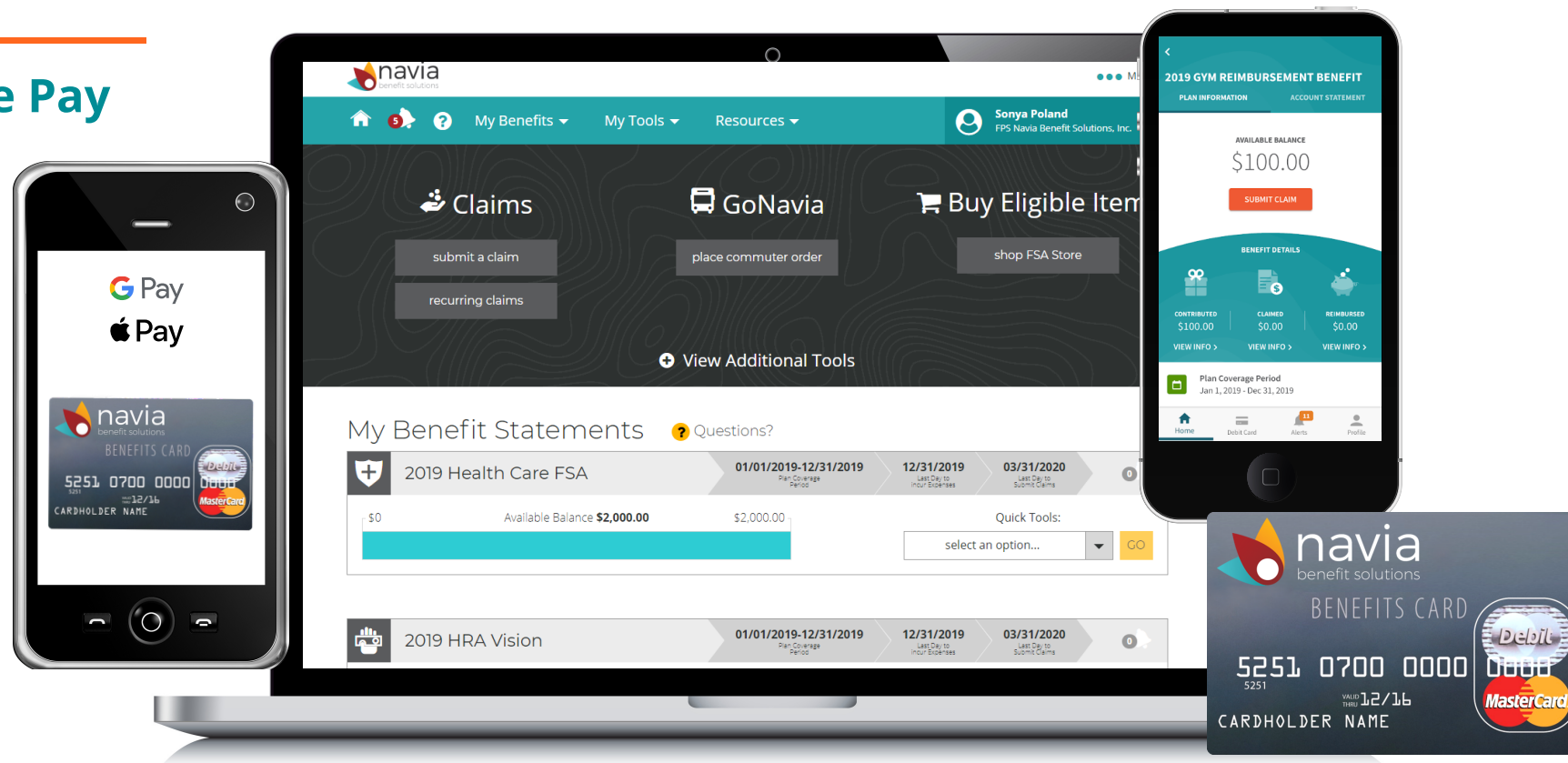


Eligible Parking Expenses

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

Accessing your benefits couldn't be easier!

Navia Mobile Pay



Why should I enroll?



More money in your paycheck



Save enough money to pay for three months of groceries



Rest easy knowing unused funds rollover month-to-month



\$2,600

AVERAGE COST TO
COMMUTE PER YEAR



Rollover

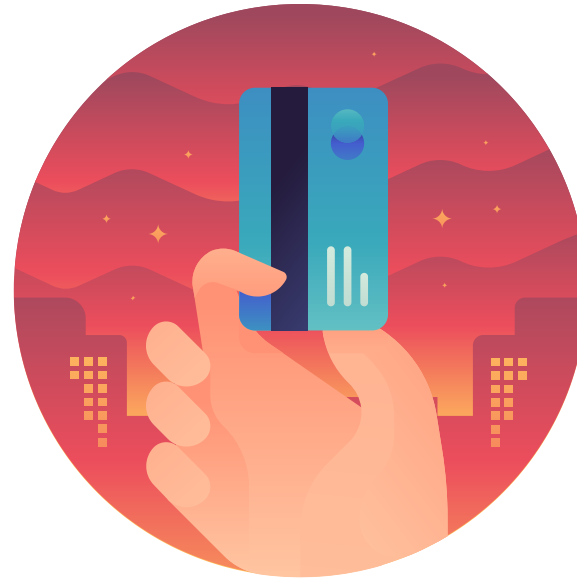
UNUSED FUNDS
ROLLOVER MONTH -
TO-MONTH



\$1,200+

AMOUNT YOU SAVE IS
EQUIVALENT TO THREE
MONTHS OF GROCERIES

Don't be afraid of use-it-or-lose-it



Be aware of your filing
deadlines to avoid losing funds

Unused funds carryover to the following month



Carryover



Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

Enroll now!

We've got you covered!



U.S.

100% US-based, live
customer support with
offices in every time zone

45 sec

If you have a question, you
wait less than a minute to
talk with a live Navia expert

2 days

Claims are turned around
within 2 days to ensure
you are reimbursed fast