

Dental Reimbursement Plan

Established by Whatcom County | Administered by Navia

Navia Benefit Solutions is proud to be the administrator of your Dental Reimbursement plan. This reimbursement plan has been established by Whatcom County to reimburse you and your family for dental and orthodontia and vision expenses.

HRA PLAN SUMMARY

Plan Year: January 1, 2020 – December 31, 2020

Dental Benefit: Dental expenses will be reimbursed as indicated below for each enrolled participant:

- 100% of the first \$500
- 80% of the next \$562
- 50% of the next \$1,700

Maximum Annual Dental Reimbursement: \$1,800

Orthodontia Benefit: Orthodontia expenses will be reimbursed at 70% up to a lifetime maximum of \$2,000 per enrolled participant. Orthodontia reimbursement is separate from the \$1,800 annual maximum noted above for the Dental Benefit.

Eligible Expenses: Dental expenses incurred during the plan year indicated above are eligible for reimbursement. Examples of eligible dental expenses are routine cleanings and exams, fillings, crowns, etc. Examples of ineligible dental expenses include teeth whitening, veneers and electronic tooth care appliances.

HOW TO USE YOUR HRA BENEFIT

Once you've incurred a service and your patient responsibility has been determined you may submit a claim to Navia for reimbursement.

- 1) Complete a claim form, itemize your expenses and list the total amount you're claiming.
- 2) Obtain supporting documentation showing the date, type and cost of service. Ideal forms of documentation include an itemized statement from the provider of service or an Explanation of Benefits (EOBs) if the expense was covered under insurance. If claiming orthodontia please submit proof of payment.
- 3) Submit the claim form and supporting documentation to Navia. To ensure the quickest claim adjudication time it is recommended that you submit online or with the MyNavia smartphone app for Android or iPhone. You may also submit by email, fax or mail. Please use only one method per submission. Allow at least 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed biweekly on Friday. Your reimbursement will be directly deposited into your bank account or a check will be sent to your home. Note that bank deposits may take 1-2 days to post to your account.
- 5) In the event that your employment is terminated or you lose HRA coverage you will have 90 days 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).

Important Info for Flexible Spending Arrangement Participants: If you participate in the County's Health Care FSA or Limited Health Care FSA please note that dental and orthodontia claims will first be processed for reimbursement from the Dental Reimbursement Plan. Once your dental plan balance has been exhausted claims will automatically be processed for reimbursement from your FSA, unless you request otherwise. The FSA debit card is only tied to the funds in your Health FSA so you should not use the card to pay for dental or orthodontia expenses that are payable from the dental plan. You must submit a claim to Navia Benefit Solutions for any dental and orthodontia expenses. If you know that your claim will be partially reimbursed from the dental plan (due to reimbursement structure or depletion of your balance) you may then use the FSA card for the portion that isn't reimbursable from the dental plan. Please contact our customer service team for assistance in determining how much of a given expense is reimbursable from the dental plan.