

Certificated Retiree Opt-Out Plan

Established by Sacramento City USD | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Retiree Opt-Out plan. This reimbursement plan has been established by Sacramento City USD to reimburse you for benefit plan premiums and eligible out-of-pocket expenses.

Benefit Summary

Plan Year: January 1, 2025 – December 31, 2025

Eligible Expenses: The Opt-Out Plan will reimburse medical, dental, vision, life, long term disability, long term care, cancer insurance, and Medicare insurance plan premiums. You may submit claims for eligible expenses that are incurred during the plan year. The Opt-Out plan is a retiree only benefit. Spouse expenses are not eligible for reimbursement.

Benefit: The Opt-Out plan is funded at \$442.46 per month, not to exceed \$5,309.52 for the plan year in reimbursements.

How it Works: Once you've received a statement from the carrier that includes the dates of coverage, type of coverage and premium cost, you may submit a claim to Navia for reimbursement.

Claim Submission

1. Complete a claim form or recurring claim form, itemize your expenses, and list the total amount you are claiming.
2. Attach a statement from the carrier that includes the dates of coverage, type of coverage and premium cost.
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.
5. You will have 90 days (March 31, 2026) to submit claims at the end of the plan year.
6. In the event that you pass away, family members will have 90 days to submit claims for eligible expenses that you incurred prior to your benefit termination date.