



Creating better lives through  
simple & amazing benefit experiences





Sacramento City USD's

new Retiree HRA, Opt

Out, and Direct Bill

administrator effective

1/1/25

# Agenda

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- Retiree HRA
- Opt Out
- Direct Bill
- Q&A

# Classified Retiree HRA Plan Design Overview

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- Plan Year: January 1, 2025 – December 31, 2025
- Eligible Expenses: Medicare Part D, Advantage, and Supplement premiums in 2025. Retiree only benefit. Spouse expenses are not eligible for reimbursement.
- Benefit: The HRA is funded with the amount of funds that is attributed to the group you are a part of. The HRA is funded quarterly.
- How it Works: Once you've received a statement from Medicare that includes the dates of coverage, type of coverage, and premium cost, you may submit a claim to Navia for reimbursement.

# Classified Retiree HRA

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- Welcome packets are going to be mailed to the address on file.
- Welcome letter packets include
  - **Confirmation Letter** – Confirms you've been enrolled into the plan effective 1/1/25 and your annual amount.
  - **Recurring Expense Form** – Claim form to set up a recurring claim.
  - **HRA Navigation Guide** – Explains the benefit.

# Classified Retiree HRA

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- Debit cards will be sent to the address on file and should be received before the 1/1/25 plan start date. Sent in an unmarked white envelop.
- Retiree HRA funds will be loaded onto cards with your annual election amount on 1/1/25.
- Navia highly recommends that you complete a recurring expense form for premium reimbursement.
- **Sterling** is the administrator for the current 2024 HRA plan year. They will be administering the claims run-out for the 2024 HRA plan. You will submit all 2024 HRA claims to **Sterling** for them to process and reimburse.



# Certificated Opt Out Plan Design Overview

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- Plan Year: January 1, 2025 – December 31, 2025
- Eligible Expenses: Medical, dental, vision, life, long term disability, long term care, cancer insurance, and Medicare insurance plan premiums in 2025. 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.

# Certificated Opt Out

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- Welcome packets are going to be mailed to the address on file.
- Welcome letter packets include
  - **Confirmation Letter** – Confirms you've been enrolled into the plan effective 1/1/25 and your annual amount.
  - **Recurring Expense Form** – Claim form to set up a recurring claim.
  - **HRA Navigation Guide** – Explains the benefit.



# Certificated Opt Out

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- Debit cards will be sent to the address on file and should be received before the 1/1/25 plan start date. Sent in an unmarked white envelop.
- Retiree Opt Out funds will be loaded onto cards with your annual election amount on 1/1/25.
- Navia highly recommends that you complete a recurring expense form for premium reimbursement.
- **Basic** is the administrator for the current 2024 Opt Out plan year. They will be administering the claims run-out for the 2024 Opt Out plan. You will submit all 2024 Opt Out claims to **Basic** for them to process and reimburse.



# Direct Bill

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Direct Bill is for non qualifying retirees or surviving spouse/dependents. Directly paying full premiums.

- Takeover Letters will be mailed to your address on file.
- Takeover Letters include the following information:
  - Confirms which plan you are enrolled in.
  - Next premium due date and amount.
  - Payment options – online (recurring ACH or debit/credit card) or mailed check to Navia.
  - Payment coupons – If you plan on sending check payments for your premium, please attach the payment coupon to the payment.

# Navia Enrollment Confirmation and Portal Access

- Navia online participant portal registration link and information needed will be included in the welcome letter.
- To register you'll need the following information, and it will need to match what we have in our system:
  - Last Name, First Initial
  - Email Address
  - Employer Code: **SU9**
  - Last four digits of your social security number
  - Date of Birth
- Once registered you can do the following:
  - View balance
  - View account statement
  - Submit a claim for reimbursement
  - Add bank account for direct deposit reimbursements
  - Update email and address
  - Order replacement debit card
  - Pay premiums and or set up recurring premium payments.
  - View commutations.

# Contact Navia

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- Call – 425-452-3421 Toll-Free: 1-866-897-1996
- Email – [105@naviabenefits.com](mailto:105@naviabenefits.com)
- Please wait to contact Navia until you receive your HRA or Opt-Out welcome packet and or Direct Bill takeover letter. If you contact Navia prior to receiving the above letters, the Navia customer service rep will not have the information to assist you.



Q&A