



Navia Debit Card

No more out-of-pocket expenses, just swipe and you're done!

The Navia Benefits Card is a Debit MasterCard® that allows you to access your benefit funds directly. Instead of paying out-of-pocket and waiting for a reimbursement, your expense is paid directly from your plan to the provider!



Fastest method of payment

Use the Navia debit card at your provider just like you would any other credit card. Your expense is paid directly from your plan to the provider, which means you no longer have to pay out-of-pocket and wait to be reimbursed. Using your Navia Debit Card is the fastest and easiest method for accessing your benefit funds. Add your Navia debit card to your digital wallet and use Apple Pay or Google Pay to purchase eligible expenses.

[Learn more.](#)



Use the card at many places

You'll be able to use the Navia debit card at any merchant using the Inventory Information Approval System (IIAS) and at any medical providers who use the MasterCard® system. You can also use the debit card at any 90% rule merchants, such as:

- Doctor / dental / vision clinics
- Mail order Rx programs
- Hospitals
- Pharmacies and grocery stores



Automatically clear expenses without receipts

Most of your transactions will not require the submission of receipts. If you need to substantiate a card swipe, Navia will email you a documentation request outlining the charges that need substantiation. You can easily submit this via our mobile app or portal.



Get cards for your spouse or dependents

If you would like additional cards in the name of a spouse or eligible dependent, you may request them through your Navia participant portal. There is no fee for replacement or additional card requests.



Debit card works across benefits

- Health Care FSA
- Limited Health Care FSA
- Day Care FSA
- Health Reimbursement Arrangement
- Health Savings Account
- GoNavia Commuter Benefits