1. **Is there an administration fee for participating?**
   a. Yes. Navia charges $3.50 after-tax for each monthly deduction. For example, if you elect a one-time deduction of $100, you will also be charged a fee of $3.50 one time. However, if you elect a recurring deduction of $20 over 5 months, you will receive a charge of $3.50 each month during the 5-month period.

2. **When will Navia send a debit card to me?**
   a. If you already have a Navia Benefits Card (through participation in the Health Flexible Spending Account), your transportation/parking funds will be loaded onto your current card—there is no need to wait for a new one. If you don’t have a card, one will be mailed to you once you submit your first order. Remember, this card will be the same card if you are enrolled in other benefits with Navia.

3. **Do I have to place an order each month?**
   a. No. The GoNavia Benefit allows you to place a one-time order or to set your order to recur for the months of your choice. If you have selected recurring orders, you will receive a friendly email on the 10th of each month to remind you to check your order settings and make changes as necessary before your order deadline.

4. **What is the Code for Santa Clara County employees on Navia’s website?**
   a. CL1

5. **What happens to the balance on my Navia Benefits Card at the end of the benefit month?**
   a. The balance will roll over from month-to-month as long as you are an active employee and remain eligible for this benefit. Keep in mind that these funds may only be used to pay for transportation/parking related expenses. They may not be used to pay for expenses covered by another benefit. Upon termination, your Navia Benefits Card will be shut off and any unused balance on the card will be forfeited.

6. **Can I reload my transit smart card?**
   a. Navia’s website will present available transit options to you based on your home address. If you do not see your transit agency as an option, please note, most existing smart cards can be reloaded using the Navia Benefits Card as a funding source. Be sure to verify any specific timing requirements or additional processing fees that may be associated with your particular smart card.

7. **Why is the maximum monthly election for transportation expenses only $182.50 instead of the IRS maximum of $265.00?**
a. The County provides all employees with a Smart Pass that allows free transportation on VTA light rail and busses (except for VTA Express Busses). The value of this benefit is $82.50 per month and counts towards the IRS limit, even if you do not use your Smart Pass.

8. I have more questions – Who do I contact?
   a. You can contact Navia Benefit Solutions by phone at (800) 669-3539 (toll-free) or by email at customerservice@naviabenefits.com or the Employee Benefits Department by phone at (408) 299-5880 or by email at benefits@esa.sccgov.org.