Flexible Spending Account (FSA) FAQs

1. **Who is the City of Oakland new FSA administrator?**
   The City of Oakland is excited to have P&A as our new FSA administrator effective January 1, 2027. P&A will provide FSA account administration and online services, including participant enrollment, account management, and claims processing.

2. **Do I need to enroll again for 2027?**
   Yes, employees who wish to participate in an FSA for 2027 must make a new annual election during the FSA Open Enrollment Period from November 9 through November 30, 2026.

3. **Will I have access to an online account with the P&A?**
   Yes. P&A will provide an online participant portal where you can:
   - Online FSA enrollment.
   - View your FSA account balance.
   - Review contributions and account activity.
   - Submit and track reimbursement claims.
   - Access account information and transaction history.
   - Manage your account information.

4. **Will I receive a new FSA debit card from P&A?**
   Yes. Participants enrolled in the 2027 FSA plan will receive a new debit card from the new administrator.

5. **Will I have a separate account for my Health Care FSA and Dependent Care FSA?**
   If you elect a Health Care FSA and Dependent Care FSA, you will have separate accounts for Health Care FSA and Dependent Care FSA. Funds cannot be transferred between the two accounts.

Existing FSA Accounts and Remaining Balances

6. **What happens to my 2026 FSA account when the City changes administrators?**
   Your existing 2026 FSA account will remain with Navia Benefits Solutions for the processing of eligible 2026 expenses and claims.

7. **Will my remaining 2026 FSA balance transfer to the new administrator?**
   No. Your remaining 2026 balance will remain with Navia Benefits Solutions and will be subject to the City's existing FSA plan provisions, including the March 15th grace period deadline to incur eligible FSA expenses for the 2026 plan year, and March 31st deadline for submitting claims for eligible 2026 expenses.

8. **Can I continue using my current FSA debit card in 2027?**
   No. Your Navia Benefits MasterCard will be deactivated December 31, 2026. You can submit claims for eligible 2026 FSA expenses to Navia via Navia's employee portal or mobile app.

9. **Can I continue to submit claims to Navia Benefits Solutions after December 31, 2026?**
   Yes. You may continue to submit 2026 claims to Navia until March 31, 2027, for eligible expenses incurred during the 2026 plan year through Navia's employee portal or mobile app.

10. **What happens if I have an outstanding 2026 reimbursement claim with Navia?**
    Claims for eligible expenses incurred during the 2026 plan year must be submitted to Navia by the applicable claim submission deadline. Continue working with Navia to resolve any outstanding 2026 claim/claim substantiation issues.