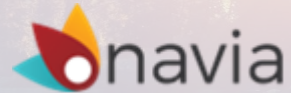


Navia Enrollment and Claim Submission



Your enrollment is not complete until you register online. Registering and submitting claims online will give you access to helpful tools and resources that will empower you to manage your benefits with ease!

- View benefit transactions and balance
- Upload claims and supporting documentation
- Update personal information
- Check claim status
- Access plan forms and materials
- Access to the MyNavia smartphone app

The first thing you need to do!

Remember, your enrollment is not complete until you register online! Register online by following these 5 easy steps!

Step 1: Visit www.NaviaBenefits.com, and select the register link located in the top right corner of the page.

Step 2: On the following page, select "I'm a Participant"

Step 3: Enter the required information, choose a unique username and enter "CIB" as the 3 character employer code in order to register. Please contact Customer Service at (800) 669-3539 or email customerservice@naviabenefits.com if you have any questions or difficulties with registration.

Step 4: Set the answers to 3 security questions, confirm you have read and agree to Navia's Privacy Policy and Terms and Conditions and then select "Submit".

Step 5: You will receive an email with a link you must click to complete your registration. After clicking on the link you will be asked to set a password. The password must be at least 8 characters long and contain at least 3 of the following types of characters:

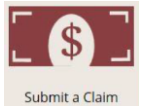
- Uppercase letter
- Lowercase letter
- Numeric
- Special character

The link in the email will expire after 24 hours.

Easily submit claims online!

Step 1: Log in to your account at <http://www.naviabenefits.com>

Step 2: Scroll to the bottom of the screen and select that dollar logo that says "Submit a Claim"



Step 3: Select "No" if you are submitting a claim for reimbursement. Only select "Yes" if you are substantiating (verifying) a debit card charge.

Step 4: Enter your claim information on the Claim Submission Tool screen. You can drag and drop your documentation. Please note that if you leave this page, your claim will **not** be saved.

Step 5: Your claim will be processed in 2-3 business days. You will receive a notification via email when your claim has been posted and when the disbursement pays out.

Questions? Contact Navia Benefit Solutions at (866) 897-1996

