



Broker Solutions



ONE-STOP SHOP

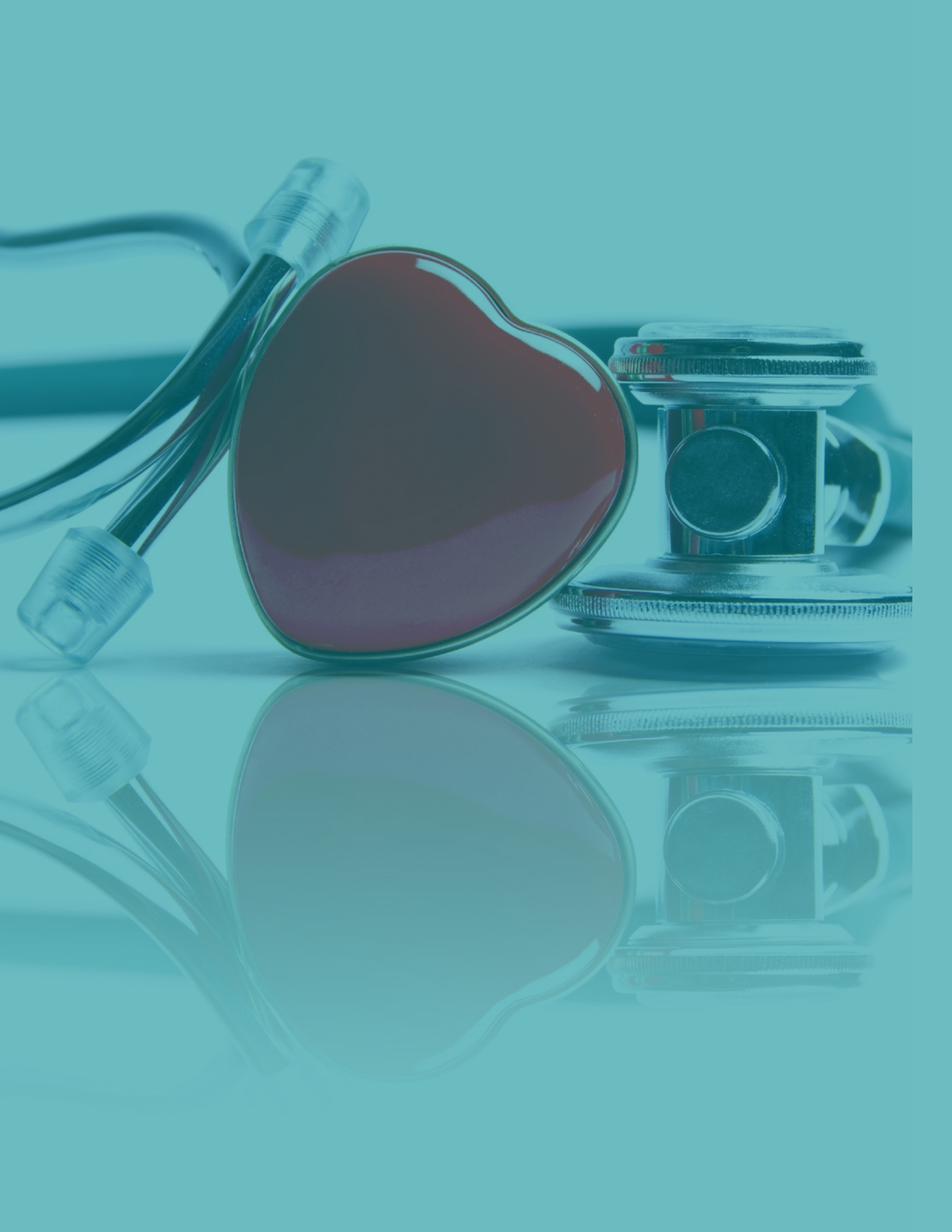


INNOVATION



SERVICE





Our goal is to help brokers sell new business and retain clients. We strive to add superior value and give you a competitive advantage.

An extension of your team

Navia is a full-service, consumer-directed benefits provider dedicated to building broker relationships that last for decades. We function as an extension of your team by providing industry-leading customer service, communications, and technology designed to make your job easier and your employers happy.

One-stop shop

We serve 3,500+ employers across all 50 states. Navia offers a one-stop shop for benefit leaders, providing a full suite of consumer-directed health accounts (HSA, FSA, HRA, and wellness reimbursement), commuter benefits, COBRA administration, and benefits compliance services. No matter the plan type, we have a solution.

Stop wasting time searching for answers

When you have a question or issue, our team responds. We believe timely answers are critical to creating happy brokers, so we provide you with a dedicated account team. Eligible brokers are assigned named representatives who are personally responsible for managing your account. You always know who to contact, and you get answers fast. Responses are returned within 24 hours.

Never hear a client say "we felt ignored"

100%

Every employer has an implementation representative

10+

Navia's clients stay an average of 10+ years

30

Employers/participants wait less than 30 sec to talk with a live person

U.S.

100% US-based, live customer support

98%

98% of all issues are resolved on the first call

99%

99% of all calls answered on the first attempt

2X

In a survey sent to 13K employers and 300K participants, Navia received an average score of 8 out of 10 for customer satisfaction, which is 2X higher than the industry average.

2019 annual NPS survey

Staying relevant in a changing market

Employee benefits administration has come a long way from its roots as a paper-based industry driven by a dedicated group of small business owners. Navia Benefit Solutions has been there since the beginning. We have evolved from a small, traditional third party administrator into a full-solution, consumer-directed benefits provider. Our continued focus on service quality and technology innovation has allowed us to remain independent, stay relevant, and thrive in the changing market.

As we enter our fourth decade, we're just getting started. We've made a series of investments and changes in our business necessary to stay ahead of the market, while keeping our unwavering commitment to our people.

2018 highlights

GROWTH

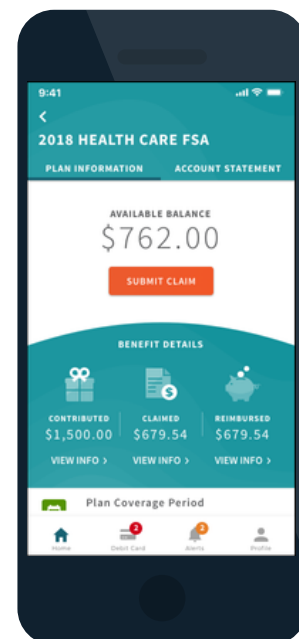
- Acquired Arcadia Benefits to grow Navia's expertise and extend it's reach.
- Retained outside professional firm to perform a full SSAE18 SOC II audit of the company's controls and operations.
- Added service, product, finance, and HR executives from other leading companies in the industry to the company board and management team, including a founding member from WageWorks and the former EVP of Operations at Aetna/Payflex.
- Opened a new facility housing the company's core service and technology operations near the company's original offices in the Seattle area.
- Closed third-party investment targeted toward service expansion, operational excellence, and future growth.

CUSTOMER SERVICE

- Created dedicated account teams for all eligible brokers.
- Modernized our customer service tools by investing in core company infrastructure, including marketing automation tools, an integrated HR/benefits platform, and many incremental enhancements to Navia's proprietary benefits administration platform.
- Deployed a workforce management system to ensure reliable and consistent customer service.

TECHNOLOGY

- Launched a new mobile application with a fresh user experience and new features like easier claim submission and fingerprint and facial ID login.
- Launched an online renewals site for all employers.
- Deployed a new phone system and integrated help desk/ticketing applications.



2019 sneak peek

- Launching a new broker portal project to give you a single platform to manage all client accounts and make renewals fast and easy.
- Developing a "preferred broker" pilot program that will offer unique advantages and value-add opportunities.
- Re-imagining our HSA platform with multiple banking options and a new user experience.
- Expanding our healthcare and financial service partners.
- Continuing to grow the company through new acquisition opportunities.
- Re-designing the employer portal (more intuitive, modern, flexible).
- Expanding integration with BenAdmin and HRIS systems.
- Adding new functionality to Navia's online plan setup and plan renewals hub.
- Expanding the uses and applications of automated health claims feeds across all Navia CDH accounts.
- More analytics-driven communications and campaigns to maximize plan participation.

NAVIA CORE VALUES

Nurture

We act as mentors, teachers, and coaches to our employees, clients, and participants. We are family.

Advocate

We fight for our customer relationships and the well-being of our clients and participants.

Visualize

We are curious and creative, and focused on discovering future solutions for ourselves and our clients.

Innovate

We provide solutions in a nimble, flexible environment. We constantly strive to offer the best solutions.

Amaze

We will amaze you with our energy, caring customer service, and solutions that fit diverse needs.



Our customers

"Great customer service and technology platform. They just continue to make improvements!"

-- HR Director at Apptio Software Company

"As a cutting-edge research center, we retain talent by offering the best benefits from the best provider. Navia stands out with their dedication to service excellence."

-- Jon Sheppard, Director of Compensation & Benefits, Fred Hutchinson Cancer Research Center

"This is one of the most well done, user-friendly benefits systems I have ever seen. The website interface is super easy to navigate, enrollment was a breeze, and the mobile app gives me all the information I need. I wish other benefit services were as well done as this."

-- Susan Stewart, Arlington Public Schools Participant

"We previously had vendors that were not responsive, unreliable, and poor communicators. I don't need to worry about any of that with Navia."

-- Kristine Karnath, US Director of Benefits, Moog, inc.

Connect with us today

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www.naviabenefits.com

One-stop shop for benefit services



FSA



HSA



COBRA



HRA



Wellness



Commuter

