



# Employer Solutions



ONE-STOP SHOP



TECHNOLOGY



SERVICE







Our goal is to help you attract and retain top talent by helping your employees stay healthy, save for retirement, and afford their daily commute.

### An extension of your team

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

### Competitive benefit solutions

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 your health plan strategy, we have a solution.

### 30 years of expertise

We offer 30 years of expertise at your fingertips. Get the answers you need, when you need them. Our dedicated service team is up-to-date on the latest benefits news and regulations. We are your partner, advocate, and guide, helping you create the best benefit solutions possible and giving you access to our vast knowledge bank.

### Unparalleled service

**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*

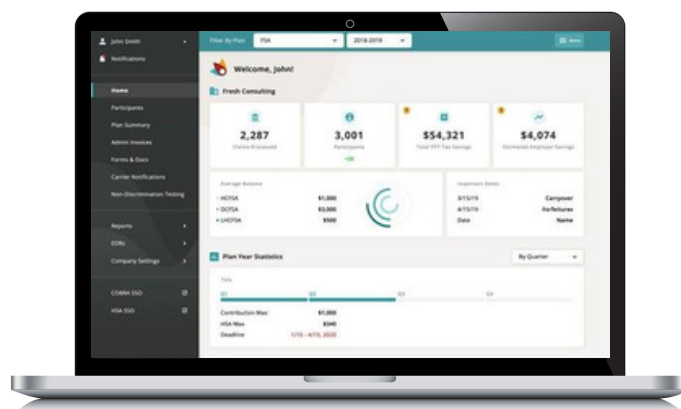
## Technology built by you, for you

Navia's proprietary technology is the result of listening to our clients and their employees. We have a dedicated customer feedback program that drives innovation and an in-house development team who ensures regular updates and seamless operations.

Every year, we invest in our technology to stay ahead of the market, while keeping our unwavering commitment to our people. You get the latest technology backed by great customer service.

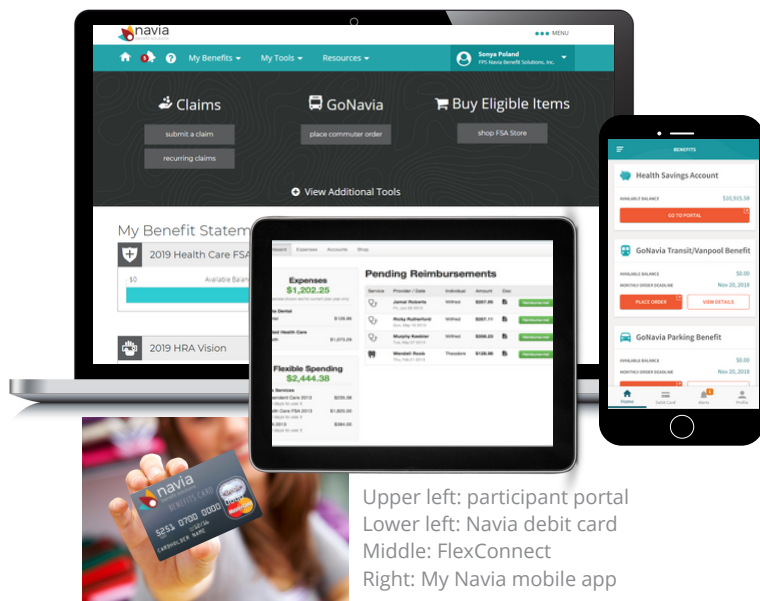
### Employer tools

- Navia's employer administration portal makes it easy to manage eligibility, process payroll contributions, review plan information, and much more.
- An online renewal portal allows you to renew, make changes, and add new plans quickly.
- Dynamic reporting allows you to customize data outputs and access the reports you need.



### Participant tools

- Navia's participant portal makes it easy to manage account balances, submit/track claims, and find resources like eligible expense lists and tax savings calculators.
- Versatile, easy payment tools (the Navia debit card and MyNavia mobile app) provide the quickest fund distribution methods available, and are usable across multiple benefits.
- Navia FlexConnect enables automatic download and review of medical, dental, and vision claims for seamless reimbursements.



Upper left: participant portal  
Lower left: Navia debit card  
Middle: FlexConnect  
Right: My Navia mobile app

### State-of-the-art service infrastructure

- Navia's workforce management system ensures reliable/consistent customer service.
- Navia's integrated help desk/ticketing technology enables prompt/responsive service.

## Future enhancements

- Re-imagining our HSA platform with multiple banking options and enriched user experience.
- Expanding our healthcare and financial service partners.
- Re-designing the employer portal (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 Navia FlexConnect across all Navia consumer-directed health accounts.
- Adding 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](http://www.naviabenefits.com)

One-stop shop for benefit services



FSA



HSA



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