



# Product Overview



HSA



FSA



Wellness



HRA



Commuter



COBRA





Navia's product solutions are designed to help you exceed your benefit plan financial goals. We aim to help you attract and retain top talent by helping your employees stay healthy, save for retirement, and afford their daily commute.

## About Navia Benefit Solutions

Navia serves 3,500+ employers across all 50 states. We offer 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. [www.naviabenefits.com](http://www.naviabenefits.com)

### 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

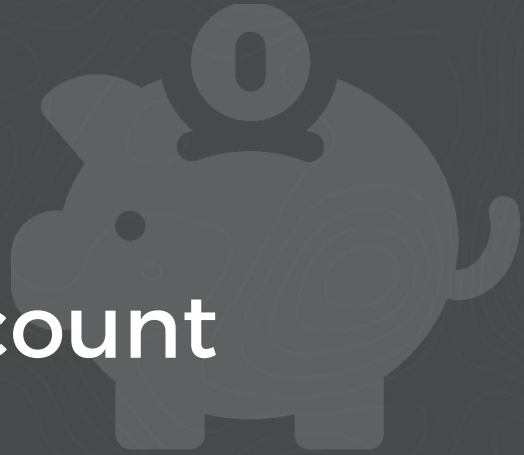
**99%** 99% of all calls answered on the first attempt



# 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*



# Health Savings Account

Charting a path to financial wellness

## Health Savings Account

Health Savings Accounts (HSA) are becoming one of the most versatile tools in an employer's overall health care benefits portfolio. HSAs are one of the best ways for employees to save for everyday, and unexpected future medical expenses. HSAs are also one of the most tax-efficient benefits available to participants and can be a valuable part of an employee's long-term savings and retirement strategy.

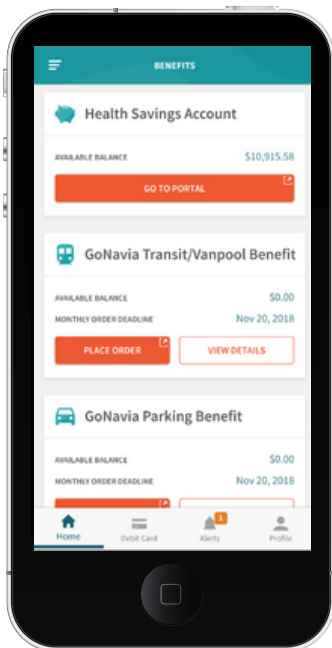
## Common challenges

An HSA in your benefits portfolio gives employees access to a valuable long-term tax-advantaged benefit, yet management can be challenging. Older, first-generation HSA products are often beset with the following challenges:

- Payment tools only work with the HSA (no other benefits)
- Limited or no choice of banking partners
- High minimum balance requirements to invest
- Tightly-coupled to one insurance plan
- Cumbersome administration
- "Pass the buck" customer service responses

### Key benefits

- Financial flexibility and choice
- Effortless administration
- Low investment threshold
- Versatile, easy payment tools
- Works with any high deductible health plan
- 100% US-based, live customer support



The mobile app and debit card are the predominant forms of payment for HSA account holders. The tools provide the quickest fund distribution methods available, and are usable across multiple benefits.



## Navia HSA solutions

### Financial flexibility and choice

#### Avoid getting forced into choosing a bank

Navia provides multiple options for HSA banking partners; allowing employers flexibility in their choice of an HSA custodian and investment advisor. We offer competitive interest rates, low fees, and attractive investment options.

### Low investment threshold

#### Don't lose participants to high investment minimums

Navia eliminates barriers to participation and long-term savings. Our \$1000 minimum investment threshold in the Navia HSA encourages employees to save and grow their health care dollars for future unexpected care expenses.

### Effortless administration

#### Stop wasting time with manual data entry

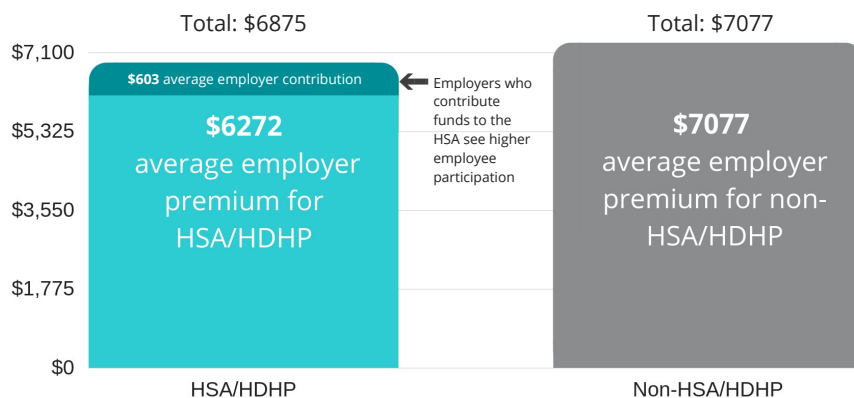
Navia has everything you need to manage your HSA accounts. Convenient, secure options for data management, accessible and convenient reporting, bulk transfers, and an accessible customer service team.

### Versatile, easy payment tools

#### Eliminate account access and payment headaches

The Navia Card, the MyNavia mobile application, and convenient billpay and reimbursement tools allow employees to easily access their healthcare dollars. And Navia's payment tools work across benefit accounts.

### 2018 average annual total employer cost per employee



SOURCE: KFF Employer Health Benefits Survey, 2018

Employers with a HSA/HDHP plan **save an average \$805** on every employee premium, and an average **\$202 per employee** in total costs.

## HSA product features

Navia's clients have access to industry-best features and capabilities:

### Employers

- Multiple custodian and investment options
- Supports lump-sum or allocated employer contributions
- Coordinates with limited-purpose vision and dental FSA
- Secure and easy file-based or online administration
- Rolling enrollment to encourage participation
- Dedicated implementation manager
- Online and downloadable reports
- Full compliance with federal and local regulations
- Plan documents and materials to increase enrollment
- Responsive and experienced employer service team

### Participants

- Low investment threshold to maximize HSA growth
- Navia Card for easy healthcare payments
- Billpay for one-time or recurring provider bills
- Online or mobile access to balances and transactions
- Connect your bank account for automated reimbursements or additional contributions
- Medical expense tracking
- Easy transfers from other HSAs to your Navia HSA
- Customer service online, by email, or by toll-free call



# Flexible Spending Account

Guiding employees to simple and effective tax savings

## Flexible Spending Account

Flexible Spending Accounts (FSAs) help employees save up to 40% on health and dependent care expenses. For employees enrolled in traditional health plans, health care FSAs are used to pay for prescription drugs, co-pays, deductibles, and other out-of-pocket costs. Employees enrolled in qualified HDHPs can use limited-purpose FSAs for vision and dental expenses, thereby maximizing their HSA savings. And dependent care FSAs are great options to save and pay for child care.

## Common challenges

FSAs are a valuable employee benefit, yet changing regulations and technologies make FSAs complex to manage. Common challenges we hear include:

- Slow/"no tech" claim reimbursement
- Payment card only works with the FSA
- No coordination with other health benefits
- Confusing or inflexible options for handling year-end run-out and carry-over balances
- FSA is tightly coupled to one health plan; doesn't work well with other plans or for retail purchases
- Cumbersome administration
- "Pass the buck" customer service responses

### Key benefits

- Recurring claims processing
- FlexConnect
- MyNavia mobile application
- Single-solution debit card
- Participation growth campaigns
- 100% US-based, live customer support

The grid contains 12 cards with the following titles and key points:

- How much should I be saving for healthcare?** - Determining the right amount to save.
- The average consumer saves \$636/year with an FSA** - What is an FSA and how does it work?
- Don't overpay for healthcare next year** - Bottom line.
- Use our FSA calculator to estimate your yearly contribution & savings** - Tips for building your healthcare budget.
- \$2700** - Factor in major purchases.
- READY TO ENROLL?** - Your open enrollment instructions will be coming soon!
- Be an informed decision-maker during open enrollment** - Do your homework.
- So, exactly how does it work?** - 1. Do your homework, 2. Enroll in a tax-advantaged benefit account, 3. Fund the right amount of money into your account, 4. Make the most of your account.
- Check out the video for more details on how an FSA works** - Want to learn more?
- Want to learn more?** - Still have questions?



**8%** Employee education programs help return an average 8% increase in participation (YoY)

# Navia FSA solutions

## Employee engagement

### Avoid losing savings from low participation

Navia drives adoption of your FSA programs through data analysis, and targeted education campaigns that maximize opportunities for employees to enroll and elect.

## FlexConnect

### Eliminate multiple platforms to manage your benefits

Get a summary of your medical, dental, and vision insurance claims in one place. Review your claims, and pay outstanding expenses with your remaining FSA balance.

## Recurring claim submissions

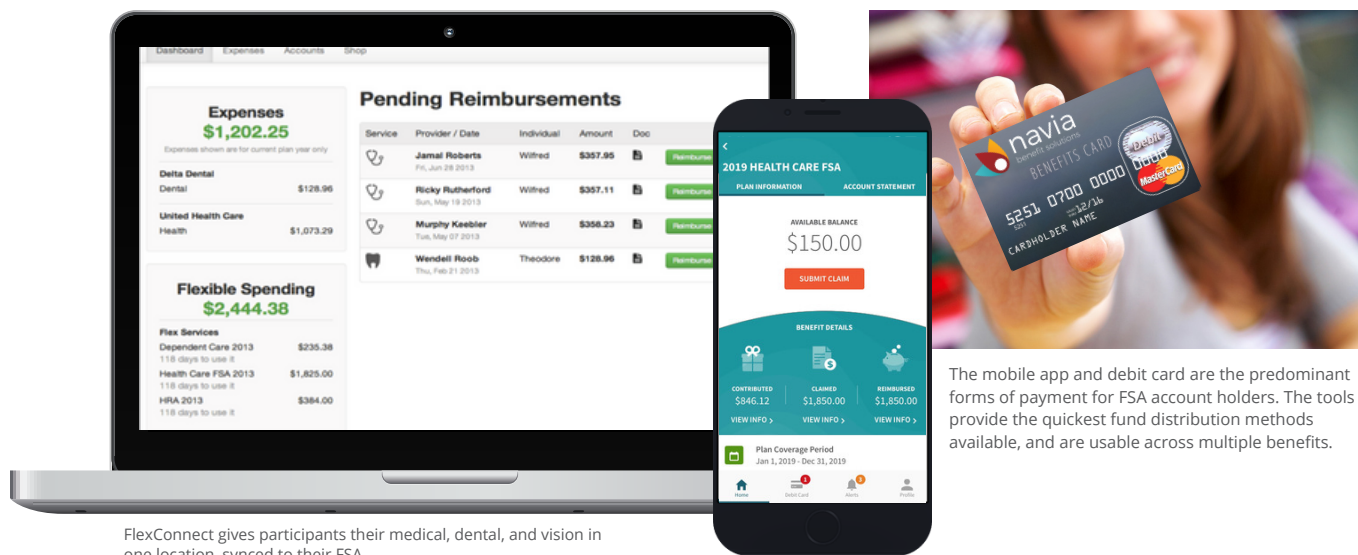
### Stop wasting time resubmitting monthly expenses

Automate your dependent care and healthcare FSA claims. Fill out the form once, and receive automatic reimbursement for recurring expenses.

## Versatile, easy payment tools

### Eliminate account access, and payment headaches

The Navia Card, the MyNavia mobile application, and convenient billpay and reimbursement tools give easy access to healthcare dollars, and work across benefits.



FlexConnect gives participants their medical, dental, and vision in one location, synced to their FSA.

The mobile app and debit card are the predominant forms of payment for FSA account holders. The tools provide the quickest fund distribution methods available, and are usable across multiple benefits.

## FSA product features

Navia's clients have access to industry-best features and capabilities:

### Employers

- Secure and easy file-based or online administration
- Analytics and campaigns to encourage participation
- Online and downloadable reports
- Coordinates with HSA for vision and dental expenses
- Dedicated implementation manager
- Full compliance with federal and local regulations
- Plan documents and materials to increase enrollment
- Responsive and experienced employer service team

### Participants

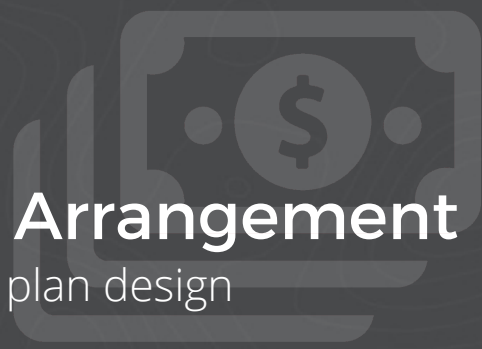
- Navia Card for easy healthcare payments
- Online and MyNavia mobile access to balances and transactions
- Recurring claim submissions
- Connect your bank account for electronic reimbursement – no checks
- FlexConnect to manage and pay medical, dental, and vision expenses
- Customer service online, by email, or by toll-free call





# Health Reimbursement Arrangement

Configurable technology for almost any plan design



## Health Reimbursement Arrangement

A Health Reimbursement Arrangement (HRA) is an employer-funded plan that reimburses employees for medical expenses not covered by company-sponsored insurance. HRAs are popular with employers who want to create targeted and highly specific health plan designs that meet the needs of their employees. Health plan deductibles, vision, and dental costs are typical covered items under an HRA plan.

### Common challenges

An HRA gives employers maximum flexibility in assisting their employees with non-insured medical costs, but older platforms often fall short of being effective. Common challenges we hear include:

- Labor-intensive manual tracking of deductible levels to determine whether or not to reimburse
- Manual integration with health insurance plans
- Employees don't understand their plan
- Claim adjudication and payment rules are complex, requiring knowledgeable and frequent communication
- Undependable service responses from administrators, banks, and insurers

Key benefits

- Configurable plan designs
- Dedicated HRA service team
- Participant plan education
- MyNavia mobile app
- 100% US-based, live customer support

Businesses with a HRA vs. a group plan can save between 27% and 52%, depending on coverage status.



**HRA Savings**

26% Individual coverage      52% Family coverage

PeopleKeep, "Small Business Health Insurance Reimbursement: Annual Report"

# Navia HRA solutions

## Configurable plan designs

### Never hear “we can’t support that”

Navia’s HRA platform is the most comprehensive in the marketplace. Whether your plan is a Section 105, a QSEHRA, a dental/vision, or other plan variant, Navia can handle it.

## Participant plan education

### Don’t lose out on healthcare savings

High-performing HRAs reduce healthcare costs for employers. Navia supports participants throughout OE and plan launch to ensure more educated HRA usage, which helps return more costs savings to employers.

## Dedicated HRA service team

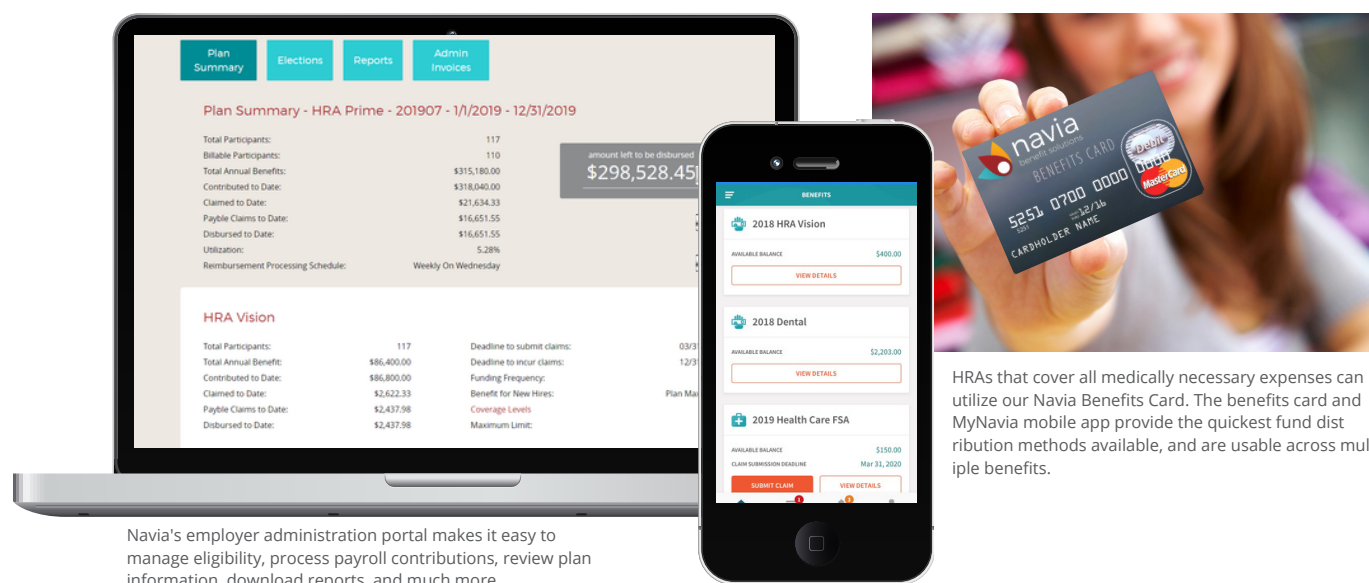
### Do away with customer service concerns

Unlike most administrators, Navia trains dedicated HRA service reps that exclusively serve HRA participants. Employees talk directly to HRA experts, every time.

## MyNavia mobile application

### Eliminate account access and payment headaches

Navia HRA participants can login via fingerprint and facial ID (one less password to remember), easily submit claims, receive payment alerts, view account balances, and access eligible expenses... all on the go.



Navia’s employer administration portal makes it easy to manage eligibility, process payroll contributions, review plan information, download reports, and much more.

HRAs that cover all medically necessary expenses can utilize our Navia Benefits Card. The benefits card and MyNavia mobile app provide the quickest fund distribution methods available, and are usable across multiple benefits.

## HRA product features

Navia’s clients have access to industry-best features and capabilities:

### Employers

- Configurable support for popular HRA plan types
- Comprehensive enrollment and communications assistance
- Plan metrics at your fingertips on the employer portal
- Automated online plan renewal
- Dedicated HRA support team
- Plan documents, SPDs, and non-discrimination testing
- Dedicated implementation manager
- Responsive and experienced employer service team

### Participants

- Online or mobile HRA claims submission
- Dedicated HRA service team to handle complex HRA questions
- MyNavia mobile app
- Direct deposit for claims reimbursement
- Navia Benefits Card (for HRAs that cover all medically necessary expenses)
- Customer service online, by email, or by toll-free call

Navia is here to help you attract and retain top talent and help your employees stay healthy, save for retirement, and afford their daily commute.







Why not make life a  
little bit easier?



# Wellness Programs

Reward your employees and they'll reward you back



## Wellness programs

Wellness programs continue to grow in popularity with employers looking to offer positive incentives to employees. Employers can offer reimbursements on activities and programs such as gym memberships, fitness trackers, healthy food at the office, nutrition and weight loss programs, and other popular activities that promote health and a positive environment at the workplace. The payback on wellness programs can be significant – less absenteeism, lower health premiums, and shorter recruiting cycles.

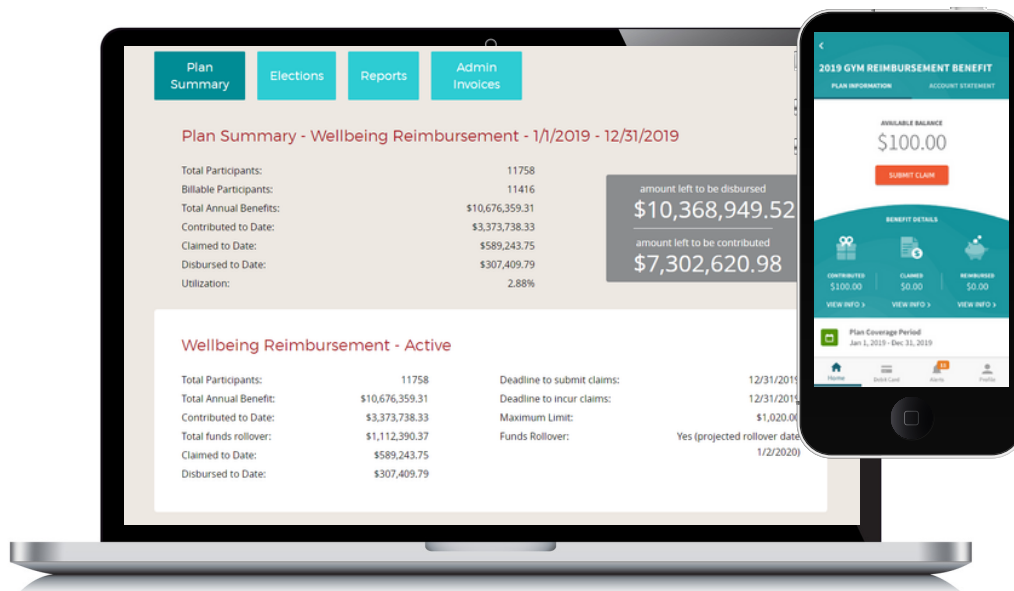
## Common challenges

Effective wellness programs can reduce healthcare costs and aide in recruitment and retention. However, lack of program awareness and poor management often derail wellness programs. Common challenges we hear include:

- Wellness plans that don't align with employee goals
- Limited awareness of plan availability and offerings
- Inflexible reimbursement schedules
- Low/no monitoring and reporting on plan utilization
- Poor ROI due to low participation rates

### Key benefits

- Employee engagement
- Configurable plan designs
- Real-time financial monitoring
- MyNavia mobile app
- 100% US-based, live customer support



Monitor wellness utilization in real-time

## Navia Wellness Program solutions

### Employee engagement

#### Avoid disengaged employees and low participation

Navia drives program adoption through targeted education plans that include e-mail campaigns, webinars, and promotional events.

### Real-time financial monitoring

#### Don't be left in the dark about your program

Navia's employer portal allows HR and benefit program managers to monitor wellness utilization in real-time. See who's participating, and track your ROI over time.

### Configurable plan designs

#### Never hear "we can't support that"

Navia's proprietary platform is the most comprehensive in the marketplace. It supports any program with configurable expense categories to ensure quick/accurate reimbursement.

### MyNavia mobile application

#### Eliminate account access and payment headaches

Navia Wellness participants can login via fingerprint and facial ID (one less password to remember), easily submit claims, receive payment alerts, view account balances, and access eligible expenses... all on the go.

## Studies show wellness programs save you \$\$

A study of 600,000 employees across seven companies shows wellness programs can save employers money by reducing hospital visits and absenteeism.



\$3.80

#### ROI from disease management programs

For every dollar invested, employers see a return of \$3.80. Savings are primarily the result of a 30% average reduction in employee hospital visits.



\$.50

#### ROI from lifestyle management programs

For every dollar invested, employers see a return of \$.50. Savings are primarily the result of a significant reduction in employee absenteeism.

Rand Corporation, "Wellness Program Study"

#### Average ROI with both programs

\$1.50

For every dollar invested, employers see a return of \$1.50.

## Wellness product features

Navia's clients have access to industry-best features and capabilities:

### Employers

- Configurable support for any innovative plan design
- Comprehensive enrollment and communications assistance
- Plan metrics at your fingertips on the employer portal
- Customizable balance rollover caps
- Automated online plan renewal
- Dedicated implementation manager
- Responsive and experienced employer service team

### Participants

- Online or mobile wellness claims submission
- Knowledgeable service team to handle complex plan questions
- MyNavia mobile app
- Direct deposit for claims reimbursement
- Customer service online, by email, or by toll-free call





# GoNavia Commuter Benefit

Navigating employees to a cheaper and easier commute

## GoNavia

Employees highly value the chance to reduce the hassle and cost of their daily commute. GoNavia is a pre-tax transit and parking benefit with an employee-driven ordering experience, and configurable options for companies of any size.

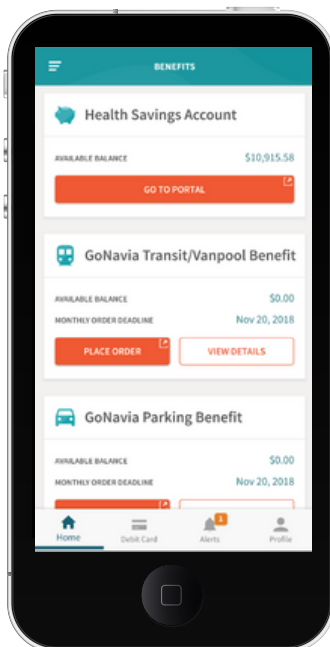
## Common challenges

Self-administered commuter programs and older programs offered by administrators who specialize in health often present the following challenges:

- Paper vouchers are difficult to deal with
- Some parking operators only accept cash or checks
- Employees with flexible commutes require frequent monthly election changes and payroll deductions
- The payment card doesn't work for other benefits
- Short ordering time frames
- Inconsistency across multiple office locations

### Key benefits

- Configurable plan design
- Flexible ordering time frames
- Single-solution payment card
- Employee-driven elections
- Supports UberPool, Lyft Line, SpotHero, and Vanpools
- 100% US-based, live customer support



The mobile app and debit card provide quick account access, and are usable across multiple benefits. Monthly transit and parking deductions are loaded automatically to the card for easy access to your funds.

## GoNavia solutions

### Configurable plan design

**Never hear "we can't build that," regardless of location**

GoNavia is built to accommodate commuting challenges across the country. Features include employer-directed maximums, vanpools, cash-only parking, and more.

### Single-solution payment card

**Eliminate multiple payment methods**

Planning on offering an FSA or HSA to your employees? The GoNavia Commuter program is fully integrated with the Navia benefits card, allowing employees to carry one payment card for all their benefits.

### Flexible ordering timeframes

**Avoid ordering products you might not need**

Navia allows employees to make or change transit and parking elections up through the 20th of each month – one of the latest monthly deadlines in the industry.

### Employee-driven elections

**Stop worrying about tedious administrative tasks**

GoNavia allows participants to place orders for their monthly parking and/or transit expenses easily through our website. Changes are simple, and Navia keeps track of the deductions, balances, and monthly limits for the benefit.

## GoNavia works wherever you are



## Commuting is expensive without benefits

**\$2600**



Employees spend an average \$2600/yr on their commute

**\$1000**



**40% off!**

Employees save up to \$1000 in tax savings/yr with commuter benefits

## GoNavia product features

Navia's clients have access to industry-best features and capabilities:

### Employers

- Nationwide coverage – GoNavia works where you are
- Configurable options by office and/or by organization
- Online and mobile enrollment – no forms
- Dedicated implementation manager
- Online and downloadable reports
- Full compliance with federal and local regulations
- Plan documents and materials to increase enrollment
- Responsive and experienced employer service team

### Participants

- Online and mobile ordering – no forms
- Automatic loading of transit smartcards
- Navia card for easy purchasing of transit, parking, and vanpool
- Recurring order option for regular monthly commuters
- Later monthly deadlines for easy orders and changes
- Supports UberPool, Lyft Line, SpotHero, and Vanpools
- Customer service online, by email, or by toll-free call



# COBRA Administration

Complete health options for people who need it the most

## COBRA Administration

At Navia, we look at COBRA as an opportunity to serve people at what is often a critical time of need. At the same time, we offer a comprehensive range of services that eliminate work and risk for our employers. Navia's COBRA product is a full-spectrum solution including paper/electronic notifications and reminders, payment servicing, health carrier enrollment management, status reporting, and superior customer service.

## Common challenges

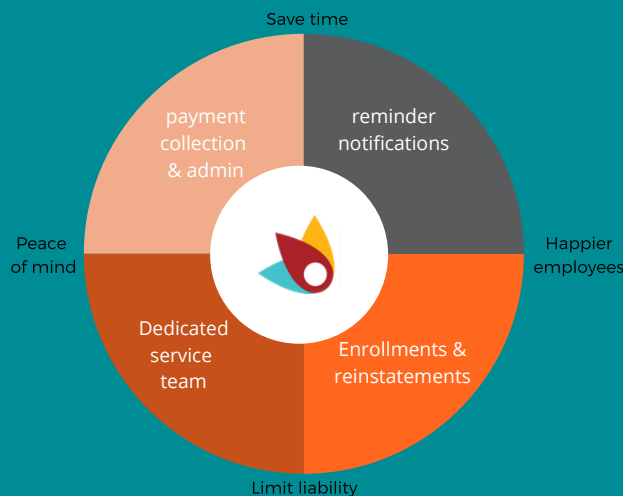
Many COBRA administrators leave significant, ongoing work for the employer. Common challenges we hear include:

- Making sure plans stay in compliance with COBRA regulations
- Tracking individual COBRA timelines for multiple qualified beneficiaries (QBs)
- Capturing elections from employees continuing coverage
- Collecting/recording premium payments each month
- Making sure the carrier has the most up-to-date records regarding the QBs' coverage
- Reinstating coverage for employees who retroactively pay their premiums
- Keeping QBs informed on their state-specific continuation requirements (CalCOBRA, etc.)

### Key benefits

- Automated payment admin and reminders
- ANSI 834 health insurer integration
- Online platform for employers/beneficiaries
- On-demand status and reports
- Open Enrollment packets for participants
- A dedicated COBRA customer service team
- 100% US-based, live customer support

## COMPLETE COBRA SOLUTION



## Navia COBRA solutions

### Complete COBRA solution

**Offload the administrative burden on Navia**

COBRA administration is more than sending notices. Navia provides it all: payment collection and administration, plan enrollments and reinstatements, reminder notifications, and direct service to employers and beneficiaries.

### Automated enrollment

**Stop wasting time managing insurance integration**

Where supported, Navia delivers ANSI-standard 834 health enrollment files directly to insurers, speeding up enrollment of beneficiaries and ensuring data quality and security.

### Online, fully automated platform

**Leave the paper behind; get transparency**

Navia's solution is fully online and automated. Employers can administer and check the status of their beneficiaries directly, and beneficiaries can manage their benefits and payments without relying on mail or faxes.

### Superior customer service

**Eliminate difficult phone calls with QBs**

Navia has a dedicated COBRA customer service team. Beneficiaries contact us directly with their questions; removing the ongoing support burden on employers.

## 3 COBRA MISTAKES THAT CAN COST YOU MONEY

### Non-compliance

There are two main compliance mistakes with a big price:

1. ERISA \$110/day penalties per qualified beneficiary for failure to provide notices within COBRA timeline
2. Excise tax \$100/day per qualified beneficiary for failure to comply with COBRA

### Sending rate change notifications late

COBRA requires a 30 day rate change notice to the qualified beneficiary. If notices don't go out 30 days in advance, the qualified beneficiary can legally pay the old rate for 30 days after the notices go out.

### Incorrect rates

Rates are sent to the qualifying beneficiary to help them decide on COBRA election. If the quoted rate doesn't align with what the carrier is billing the employer, there is no recourse to recoup missed funds.



## COBRA product features

Navia's clients have access to industry-best features and capabilities:

### Employers (Navia manages everything below)

- Send all COBRA notifications to QBs
- Process all COBRA elections
- Send all election materials to QBs
- Notify employers/carriers of COBRA elections
- Collect all COBRA premiums, and monitor receipt for timeliness and accuracy
- Remit net monthly COBRA premiums
- Administer partial premium payment rules
- Mail payment reminder notices

### Participants

- Enable COBRA QBs to make payments, enroll, and access all letters online
- Provide month-end reports, and premium reconciliation
- Process QBs' additions and deletions of dependents or plans
- Provide toll-free phone/fax line access to customer service M-F, 7-5pm



## Our customers

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

-- HR Director at Aptio 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**

Sales@naviabenefits.com / (425) 452-3498

www.naviabenefits.com

One-stop shop for benefit services





