



# navia compliance

Stay compliant with the  
law and avoid costly fines



ACA Reporting

5500

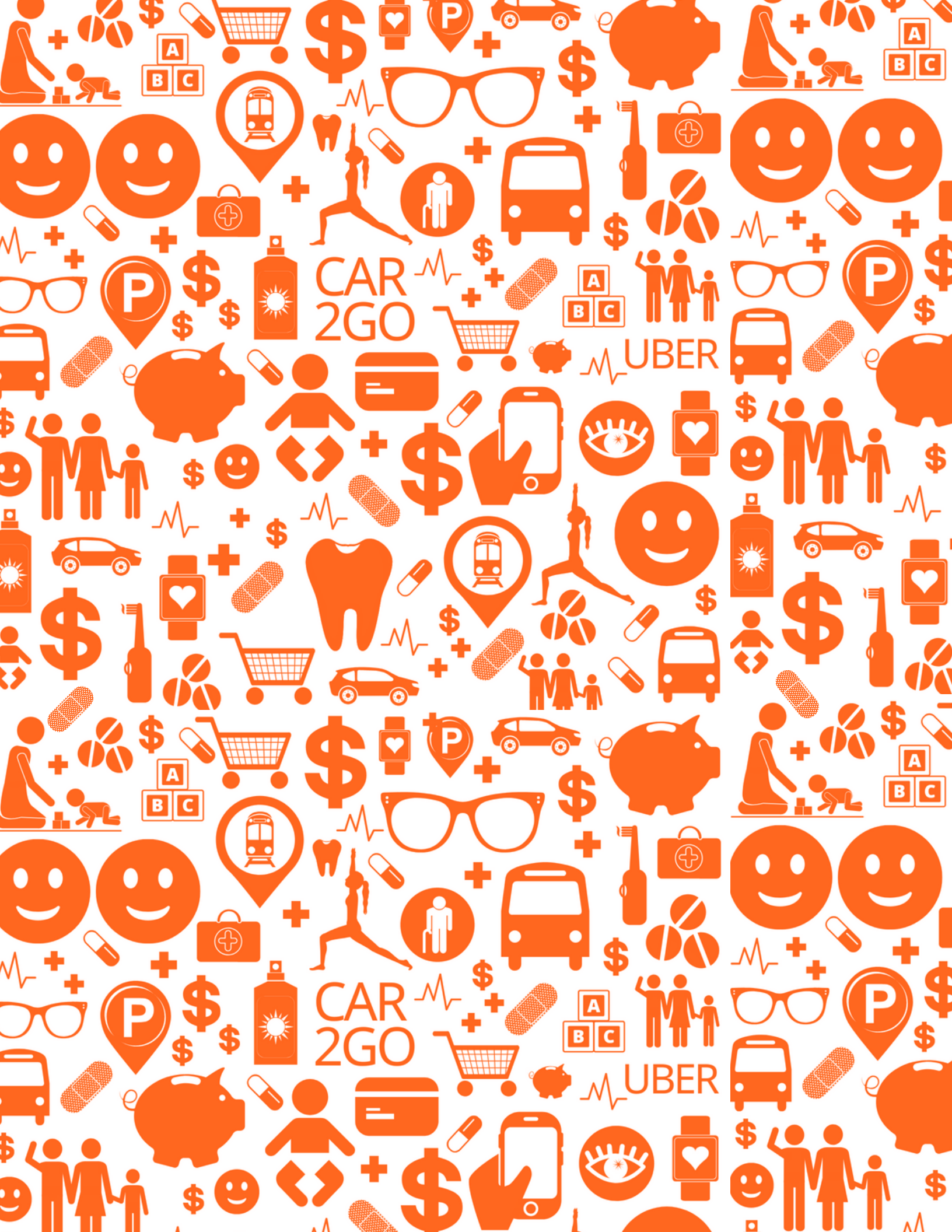
NDT

ERISA

POP

Auditing

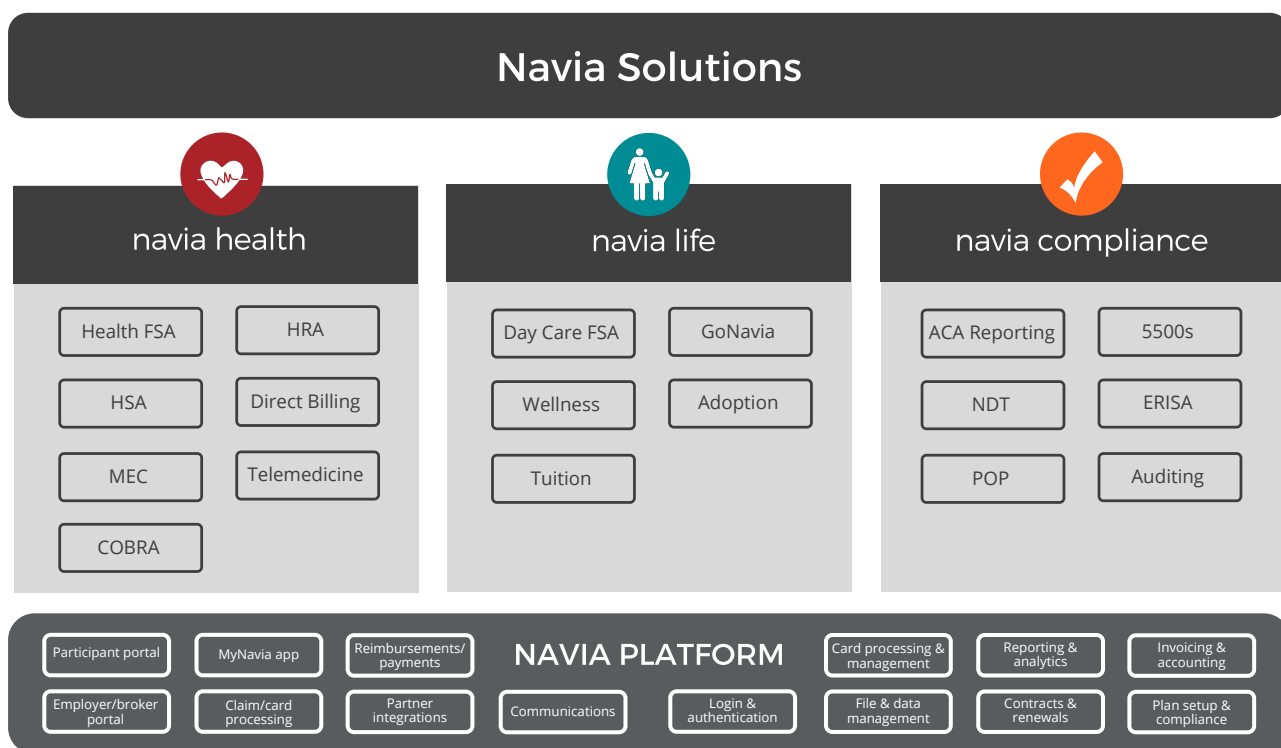




## About Navia Benefit Solutions

Navia serves 3,500+ employers across all 50 states. We offer a one-stop shop for benefit leaders, providing a full suite of health, life, and compliance services backed by industry-leading technology. No matter your benefit strategy, Navia has a solution.

[www.naviabenefits.com](http://www.naviabenefits.com)



## Unparalleled service

### U.S.

100% US-based, live customer support

### 45 sec

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

### 2 days

Claims are turned around within two days

### 100%

Every employer has an implementation representative

# 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.

*2020 annual NPS survey*

Navia compliance services are designed to help you stay compliant with the law and avoid costly fines. Our team has 20 years of experience handling complex benefit compliance issues with the IRS / DOL and we're here to help.

## Navia compliance services

All types of employee benefits have regulations and federal laws employers are required to comply with. If companies do not comply or are unsure how to comply, they could be penalized. Fines can add up to millions of dollars and in some cases, failure to comply opens a company up to an employee suing them in criminal court.

To ensure your company is following these regulations, Navia offers six different benefit compliance services to establish protection for you and your employees:



**ACA Reporting**

**5500**

**NDT**

**ERISA**

**POP**

**Auditing**

*DISCLAIMER: We share this information with our clients and friends for general informational purposes only. It does not necessarily address all your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues and application of these rules to your plans should be addressed by your legal counsel. IRS Circular 230 Disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any transaction or matter addressed herein.*



# ACA Reporting

Avoid labor intensive reporting and expensive fines

## ACA Reporting

Affordable Care Act (ACA) Reporting is the action of filing required information to the IRS and sending copies to that company's employees. ACA Reporting requires employers to file this information annually. If these reports are not filed properly or in the given time frame, fines can become quite costly. Depending on how late the form is filed, the penalty can be up to \$270 per form and an additional penalty of \$270 per form for failure to furnish to individuals. If mismanaged, these fines can add up to millions of dollars.

## Common challenges

Determining if your company needs to file a 1094/1095 B or C form and how to do so can be overwhelming. Some common challenges include:

- Understanding common ownership reporting
- Confirming coverage offerings
- Assuming carrier is filing both forms
- Meeting filing deadlines

## Product features

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

- Compliance experts and technical advisers
- Risk and penalty mitigation
- Online account access
- Reduced workload
- Superior technology capabilities
- Management of documents, forms, and record keeping

### Who Is Affected?

- Employers that provide minimum essential coverage
- Employers with 50+ full-time employees

### Penalties add up fast at \$270 per form

**Penalty max is different depending on business size:**  
Large businesses / government entities = \$3.275M/year  
Small businesses = \$1.091M/year

## Navia ACA Reporting solutions

### 3 levels of service

Navia offers 3 levels of service depending on your needs:

- Tracking and Reporting - Full Service Option
- Reporting Only
- Filing Only

### Administrative Support

ACA Reporting can be overwhelming with administrative tasks. Navia provides complete support, which allows employers to spend only 15 minutes per month handling ACA Reporting requirements.





# Form 5500 service & late filing

Avoid labor-intensive filing and civil fines

## Form 5500 service

Form 5500 filing is required for all health and welfare benefit plans with at least 100 participants at the beginning of the plan year. The Department of Labor (DOL) uses your Form 5500 to monitor compliance and identify potential issues and therefore, timely, accurate reporting is essential. Navia's Form 5500 service manages the reporting for you, making it easier to mitigate risk and avoiding costly penalties for failure to comply with DOL regulations.

## Late form 5500 filings

The Delinquent Filer Voluntary Compliance Program (DFVCP) allows employers to pay reduced civil fines if they have filed Form 5500 late. Reduced fines are available if employers voluntarily apply for this program and if Form 5500 filings are made prior to the stated date by the Department of Labor (DOL).

## Common challenges

Knowing what is required of your organization and how to file a Form 5500 can be complicated. Some common challenges include:

- Lack of manpower required to complete the document
- Missing filing deadlines
- Entering incorrect information
- Leaving fields blank, leading to rejected filings

## Product features

Key services that Navia will perform for clients include:

- Manage timing and deadlines
- Assist with technical questions
- Easy to understand instructions
- Prepare Form 5500 for E-filing
- E-file on behalf of the Plan Sponsor (if authorized)
- Prepare Summary Annual Reports (SAR)

The IRS penalty for late filing of a 5500-series return is \$25 per day, up to a maximum of \$15,000.



The DOL penalty for late filing can run up to \$2,233 per day, with no maximum.

## Navia 5500 solutions

### Effortless administration

Form 5500 Preparation and filing takes skill, experience, and expertise. Navia has mastered the process of managing all aspects of the Form 5500 filing process from beginning to end to free up your time and resources so you can focus on core business needs. Navia completes a needs assessment by reviewing Form 5500 Filing history and plan details and as well as assists in gathering required data from employers to prepare the Form 5500 document for filing electronically with the DOL.

### Reduce late filing fines

Within a month, employers could face \$33,750 in penalties from the DOL/IRS. Navia is here to reduce or eliminate those fines by bringing your filings current, applying for the DFVCP, and negotiating with the DOL.



# Non-Discrimination Testing (NDT)

Protect your employees from tax consequences

## NDT

Non-Discrimination Testing, commonly referred to as NDT, is an annual test designed to ensure benefits remain pre-tax by determining whether highly compensated employees are disproportionately favored. Employers are responsible for ensuring their benefits are tested and corrective measures taken when necessary.

## Common challenges

The NDT process can be confusing and difficult to navigate. Some common challenges include:

- What benefits must be tested and when to be tested
- Determining groups & companies that need to be tested
- Understanding complex IRS rules

### Who Is Affected?

- Employers who offer the following plans:
  - Cafeteria Plans, FSAs
  - HRAs, MEC
  - Self-Insured Major Medical & Dental
  - Group Term Life Insurance
  - Long Term Disability, AD&D
- Ineligible Individuals

## Product features

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

- Compliance experts and technical advisers
- Risk and penalty mitigation
- Online account access
- Reduced workload
- Superior technology capabilities
- Management of documents, forms, and record keeping



Testing should be done 1 month prior to end of plan year



Navia performs 3 tests a year

## Navia NDT solutions

### Multiple tests per year

Navia performs up to three tests per year to ensure your plan stays tax-advantaged. If your plan is not compliant, Navia advisers will guide you on how to make sure your plan complies.

### Peace of mind

Navia's online tool is designed to make your testing experience easy and lower your incorrect results. We can help you over the phone and through email—but remember we cannot provide tax or legal advice.



# ERISA Healthcare Compliance

Relieve administrative burdens and employer risk

## ERISA Compliance

The Employee Retirement Income Security Act (ERISA) is a federal law that regulates employer group-sponsored benefit plans. Most employers who offer a group-sponsored benefit plan are required to provide employees with specific plan features and provisions, funding information, and reporting to the government. There are strict deadlines and guidelines for disclosing plan information to eligible participants. Failure to comply with ERISA requirements can result in costly penalties such as \$110 per-day, per-employee.

## Common challenges

Knowing what is required of your organization and how to comply with ERISA regulations can be complicated. Some common challenges include:

- Lack of knowledge required to complete the document
- Missing filing deadlines
- Entering incorrect information
- Leaving fields blank, leading to rejected filings

## Product features

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

- Compliance experts and technical advisers
- Risk and penalty mitigation
- Online account access
- Reduced workload
- Superior technology capabilities
- Management of documents, forms, and record keeping

### Who Is Affected?

- All employers who offer healthcare benefit plans.



It is estimated **85-90%**  
**of employers** have  
**ERISA compliance**  
**violations!**

## Navia ERISA Compliance solutions

### Offload administration tasks

Navia offers tailored ERISA plan designs that cover 5500 filings, customized document generation and participant notifications, government reporting, regulatory guidance, and technical assistance.

### Mitigate employer risk

To comply with the ERISA regulations, you need to provide the required documentation, time sensitive notices, and government reporting. Navia provides uniformity and protection by managing all aspects of ERISA compliance.





# POP Plan

Reduce your payroll taxes and give employees more take-home pay

## POP Plan

Premium-only-plan (POP) is a great way to save on taxes. Setting up a Section 125 POP allows employees to pay for insurance premiums with pre-tax dollars and reduces employer payroll taxes. POP plans can be applied to premiums for group insurance products such as health, dental, vision, disability, up to \$50,000 in term life coverage, and other supplemental coverage. The best part is these plans allow employees to take-home more pay each month.

## Common challenges

To establish a Section 125 POP, you need to put the details of your plan in writing and make sure everything in the plan applies uniformly to all participants. Employers can write their own plan document, but it's best to consult an expert to avoid common challenges like:

- Incorrect information or blank fields that result in being out of compliance
- Complex regulations to navigate
- Outdated plan documents
- Knowing your company needs a plan document

## Product features

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

- Effortless administration
- Technical assistance
- Management of documents, forms, & record keeping
- Customer service online, by email, or by toll-free call

### Who should get a POP plan?

- Any employer who offers health care benefits and would like to offer pre-tax payment of qualified benefits.
- Any employer that is required by state law to provide a POP plan.

40%

Employees save an estimated 40% on income and payroll taxes.

10%

Employers save an estimated 10% by eliminating payroll taxes.

## Navia POP solutions

### Effortless Administration

Navia creates the POP document for all of your insurance plans. They cover qualified premiums for the following healthcare plans: medical, dental, vision, FSA contributions, HSA contributions, disability, group term life insurance, and ancillary benefits.

### Compliance oversight

Navia manages compliance oversight to ensure all documents, disclosures, plan summaries, and provisions are properly handled.



# Audit Services

Decrease or eliminate fines from audits



## DOL/IRS Audit Services

The Department of Labor (DOL) and Internal Revenue Service (IRS) will often audit employer's provided information about their group-sponsored benefits and reporting. Depending on their findings, they could charge you with extensive fines. The IRS penalty for late filing of a 5500-series return is \$25 per day, up to a maximum of \$15,000. The DOL penalty for late filing can run up to \$2,233 per day, with no maximum. Navia can help reduce or eliminate these and other fines from audits.

## Common challenges

Understanding how to respond to the DOL/IRS and how to make corrections to eliminate fines is complicated.

Common challenges include:

- Non-compliant claims denial appeal procedures
- Inaccurate or late filing of Form 5500
- Participant complaints triggering audits
- Not providing a Summary Plan Document
- Inaccurate, late, or failure to file Forms 1094/1095

## Product features

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

- Compliance experts and technical advisers
- Risk and penalty mitigation
- Online account access
- Reduced workload
- Superior technology capabilities
- Management of documents, forms, and record keeping

### Who Is Affected?

- Any employer who offers a health care plan
- Any employer who must comply with ACA Reporting requirements



**Navia has helped clients  
eliminate more than  
\$30 million in fines**

## Navia Audit Services solutions

### Reduce penalties and preventative oversight

Navia's compliance experts are able to abate or discharge penalties caused from audits. We also identify risks before an audit occurs and give guidance for corrections.

### Comprehensive administration

Navia assists in gathering, preparing, and submitting items to the DOL/IRS. We also analyze your administration process and procedures to ensure you are protected in the case of an audit.

## 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

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[www.naviabenefits.com](http://www.naviabenefits.com)

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Health FSA  
HRA  
HSA  
MEC  
Direct billing  
Telemedicine  
COBRA

#### navia life



Daycare FSA  
Wellness  
GoNavia  
Adoption  
Tuition

#### navia compliance



ACA reporting  
5500  
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POP  
Auditing

