



# navia health

Make paying for  
healthcare easier



Health FSA

Direct Billing

COBRA

HRA

MEC

HSA

Telemedicine





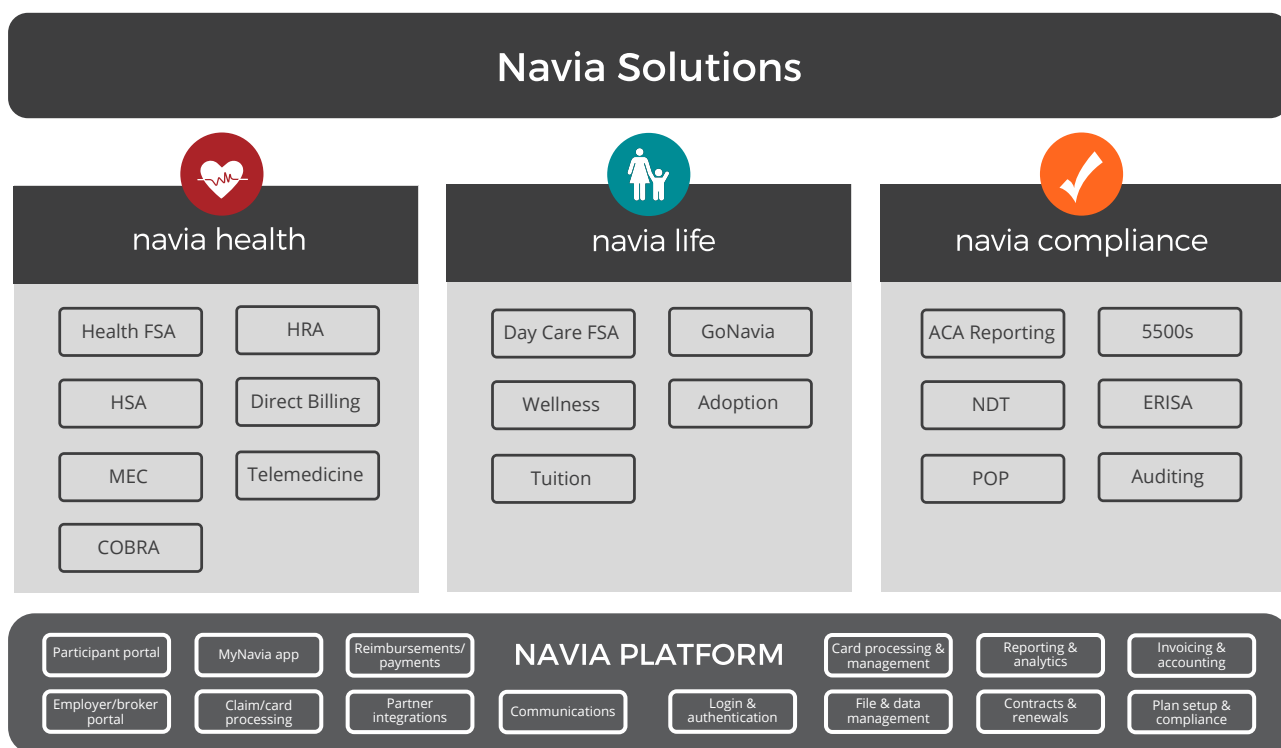




## About Navia Benefit Solutions

Navia serves 4,000+ 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 health services are designed to help your employees and your company ease the burden of healthcare costs. Together, we can create a plan that exceeds your benefit plan financial goals.

## Navia health services

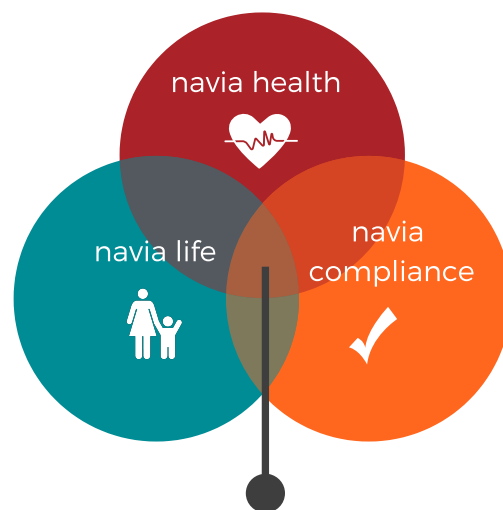
Research shows when employees feel their benefit needs are satisfied, they're more productive and have a higher commitment to meeting the company's goals. Topping the list of must-have benefits are health and retirement.

Navia offers seven different health benefit services to help your employees stay healthy, save for retirement, and afford care during difficult times.



## Finding the low cost, high coverage sweet spot is one of the things we do best

Navia's goal is to get your overall cost of benefits as low as possible, while giving your employees the best coverage available. It's a challenging balance, especially with so many providers and plans to choose from. Navia simplifies this process for you with our one-stop shop service offerings. Our benefits work together to offer you comprehensive packages that drive per participant costs down while still giving you competitive benefit services that attract top talent.



### Benefit Strategy Sweet Spot

- Maximum cost savings for employers
- Maximum coverage for employees



# 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



# 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

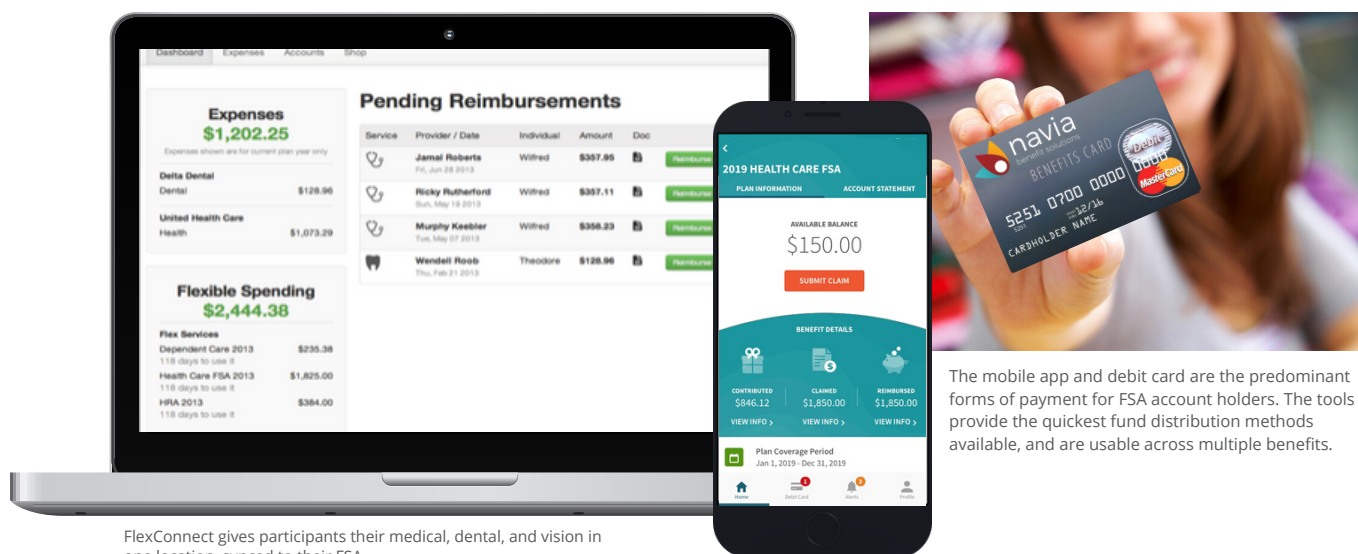
#### Stop wasting time resubmitting monthly expenses

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. If an employer offers an Individual Coverage HRA (ICHRA), the ICHRA can also reimburse individual health insurance premiums or Medicare premiums.

### 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

*PeopleKeep, "Small Business Health Insurance Reimbursement: Annual Report", 2020*



## HRA Savings

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

**26%**  
Individual  
coverage

**52%**  
Family  
coverage



# 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, an ICHRA, 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

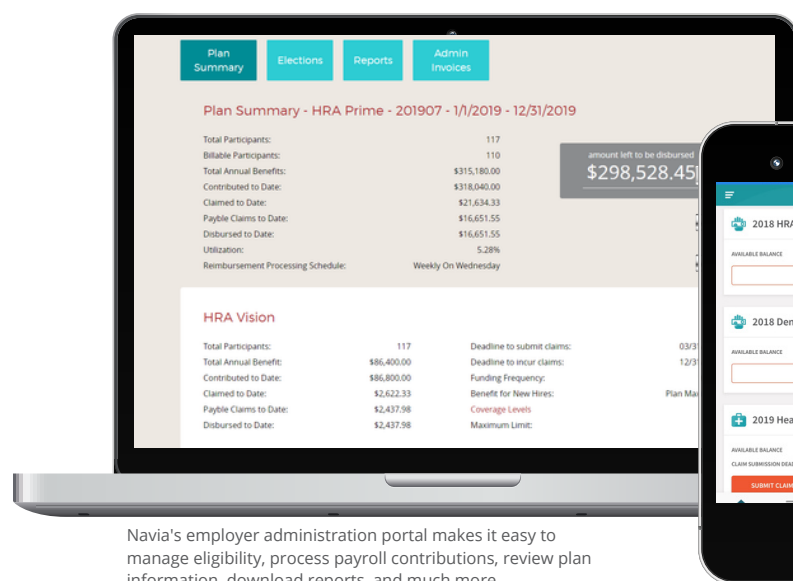
### Do away with customer service concerns

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

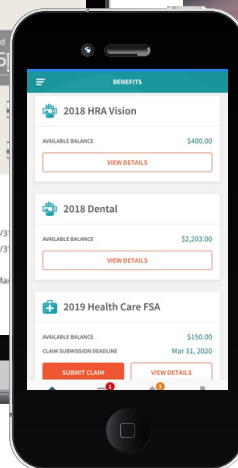
## MyNavia mobile application

### 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



# 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.

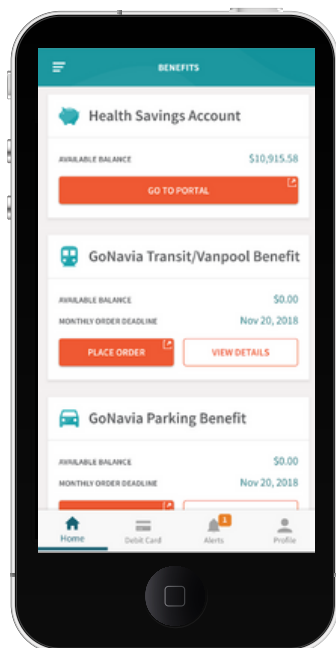
## Common challenges

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

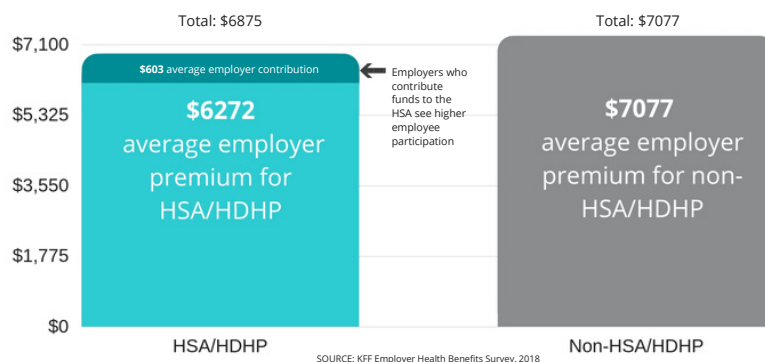
Navia has everything you need to manage your HSA accounts. Convenient, secure options for data management, accessible and convenient reporting, bulk transfers, and an accessible customer service team.

### 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



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





# Direct Billing Services

Stop losing money and time managing your healthcare premiums

## Direct Billing Services

Navia's Direct Billing Services remove the burden of collecting premiums from members who cannot have funds deducted through payroll. A coupon booklet for the premium due is mailed or emailed to the member and a dedicated customer service unit is provided to handle any and all member questions. Members have the ability to pay by check, auto-debit, or online with a credit card or checking account. All collected premiums are remitted to the employer monthly, along with reporting all activity for the prior month by member.

## Common challenges

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

- Hard-to-use payment tools
- Poor customer service where members are expected to self-serve instead of talk with a live person.
- Unclear monthly reporting and lack of transparency.
- Internal management is labor-intensive.

### Key benefits

- Online platform for members and employers
- Monthly reporting
- Complete Direct Billing solution
- **100% US-based, live customer support**

## When is Direct Billing Needed?

Retirees

Premium arrears

Leave-of-absence (LOA)

Seasonal employees

Affordable Care Act (Lookback)

Contract employees

## Navia Direct Billing solutions

### Online platform

#### **Leave the paper behind; get transparency**

Employers can administer and check the status of their members directly, and members can manage their benefits and payments without relying on mail or faxes.

### Superior customer service

#### **Eliminate difficult phone calls with participants**

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

### Monthly reporting

#### **Don't lose money on unpaid premiums**

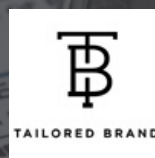
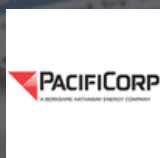
Navia's monthly reports give employers complete transparency into any unpaid premiums and provide peace-of-mind that you are not losing money.

### Complete Direct Billing solution

#### **Offload the administrative burden on Navia**

Direct Billing is more than sending notices. Navia provides it all: payment collection and administration, reminder notifications, monthly reporting, and direct customer service.

## Some of our Direct Billing clients



## Direct Billing product features

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

### Employers

- Template for monthly file
- Coupons provided to members for self-payment
- Reminder notifications
- Manage Insufficient Funds
- Manage Overpayments
- Remit Premiums Collected to Employer
- Monthly Activity Reporting
- Automated online plan renewal
- Dedicated implementation manager
- Responsive and experienced employer service team

### Members

- Online auto-debit or check payment options
- Knowledgeable service team to handle complex plan and payment questions
- Customer service online, by email, or by toll-free call



# Telemedicine

Talk to a doctor in minutes, 24/7



## Telemedicine

Telemedicine is a rising benefit option that employers are choosing to offer their employees. Telemedicine is meant to reduce time and money spent in urgent care or emergency rooms, provide easy, convenient services, and improve the health of your organization. Navia partners with Teladoc to provide members with phone, video and mobile app access to licensed US physicians 24 hours a day, seven days a week with zero out of pocket costs for virtual visits.

## Delivering Value

Healthcare is becoming more and more complex each day and finding quality, affordable benefits can leave members of your organization feeling overwhelmed and exhausted. Through our partnership with Teladoc, we can make a significant impact by providing value to both your company and your employees.

## For Employers

- Save on healthcare expenses
- Improve the health and wellness of your organization
- Boost employee productivity
- Enhance your benefit package
- Simple onboarding and enrollment process

## For Participants

- 24/7 access in minutes
- \$0 out-of-pocket cost
- Coverage for the entire family
- Connect by phone, video or mobile app
- Convenient healthcare services
- Unlimited Teladoc visits

### Telemedicine powered by Teladoc

- Best provider of telemedicine services since 2002
- Servicing over 26 million members
- 10 minute response time
- 96% satisfaction rate
- 91% resolution rate
- 50 state coverage



Emergency room



Urgent care



Teladoc



Employees save \$517 in healthcare costs every time Teladoc is used and Employers save \$2 for every \$1 invested.

### When can Teladoc be used?

- When you need care now
- If your doctor isn't available
- If you're considering the ER or urgent care for a non-emergency issue
- On vacation, business trip, or away from home
- For short term prescription refills

### Medical conditions treated

- Cold and flu symptoms
- Allergies
- Bronchitis
- Skin problems
- Respiratory infection
- Sinus problems
- Urinary tract infection
- And more





# 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.

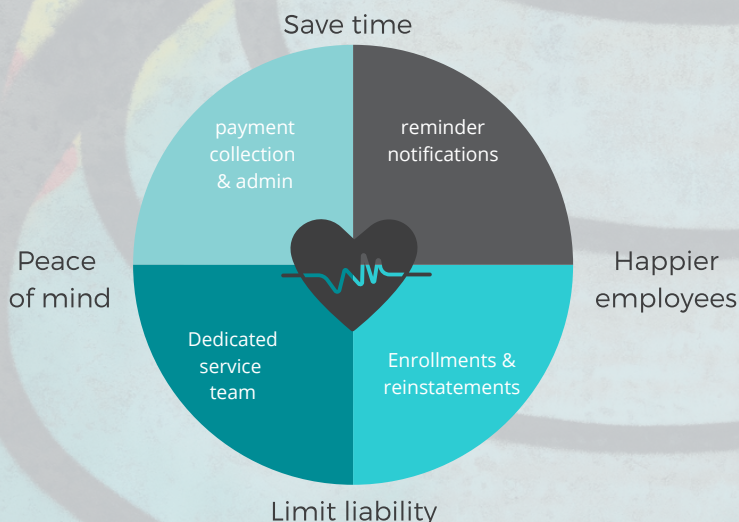
## Common challenges

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 health  
options for people  
who need it the most

## 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

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(425) 452-3498

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

#### navia health



Health FSA  
HRA  
HSA  
MEC  
Direct billing  
Telemedicine  
COBRA

#### navia life



Daycare FSA  
Wellness  
GoNavia  
Adoption  
Tuition

#### navia compliance



ACA reporting  
5500  
NDT  
ERISA  
POP  
Auditing







