



navia life

Improve quality of life at
work and at home



Day Care FSA
GoNavia

Wellness
Adoption

Tuition

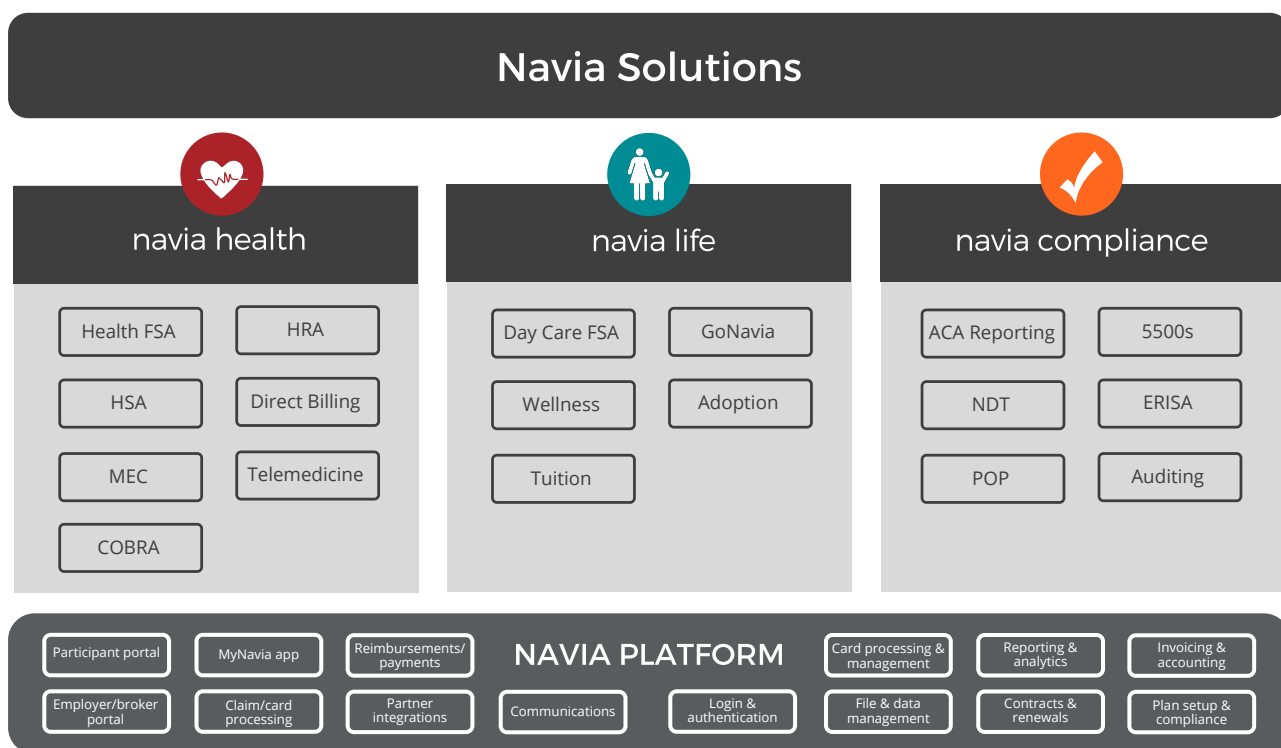




About Navia Benefit Solutions

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



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 life services are designed to attract and retain top talent by helping your employees improve the quality of their life. We offer benefits that go beyond the office to give your employees whole life support.

Navia life services

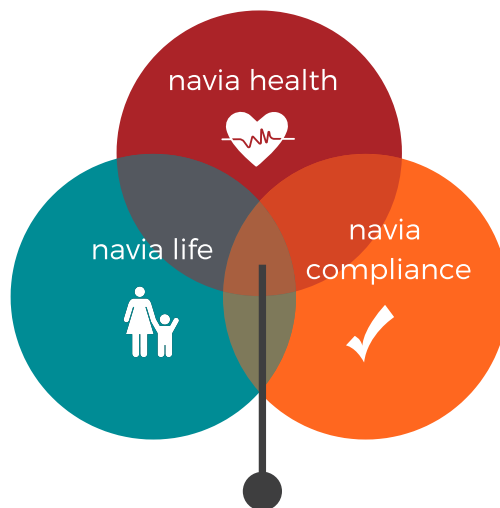
Today's professionals look for more than just salary when deciding who they want to work for. A strong benefits package that goes beyond basic health coverage is crucial for keeping your best people around — and recruiting more top talent to join your team.

Navia offers four life benefit services to help you stay on top of recruitment and reduce your risk of losing your strongest employees.



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



Day Care FSA

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



Navia partners with Kinside to help employees find reputable daycare locations and save on costs!



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

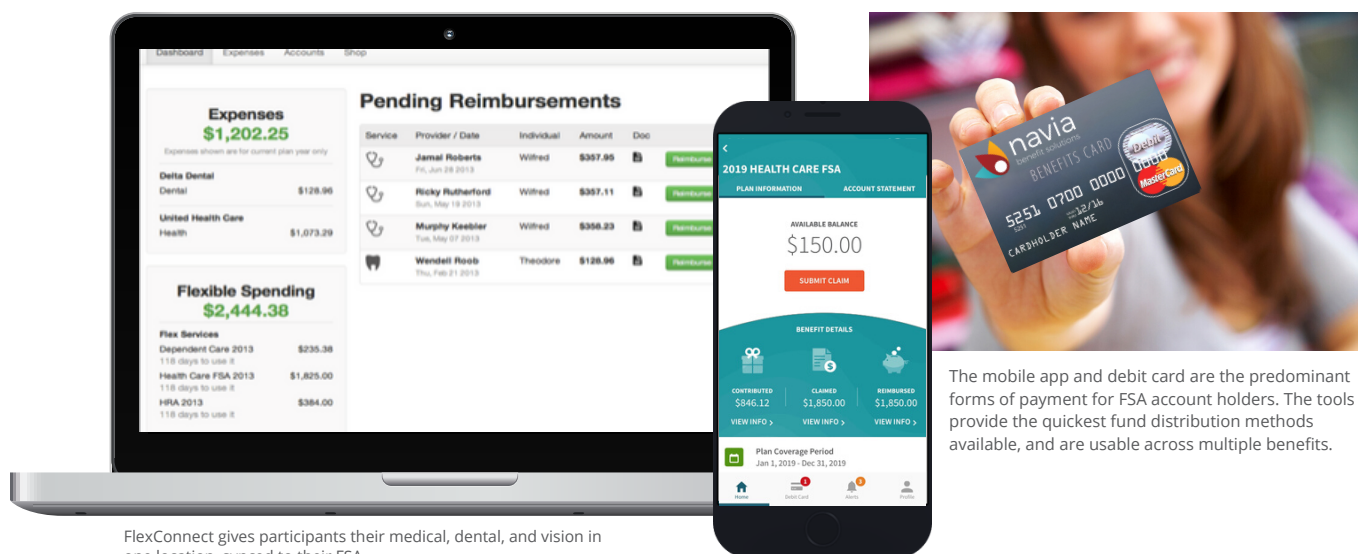
Stop wasting time resubmitting monthly expenses

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



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.

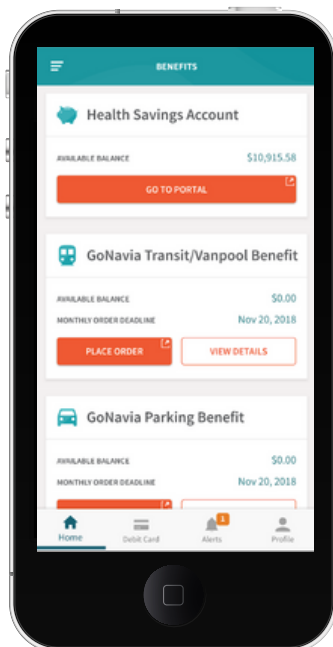
Common challenges

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



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.

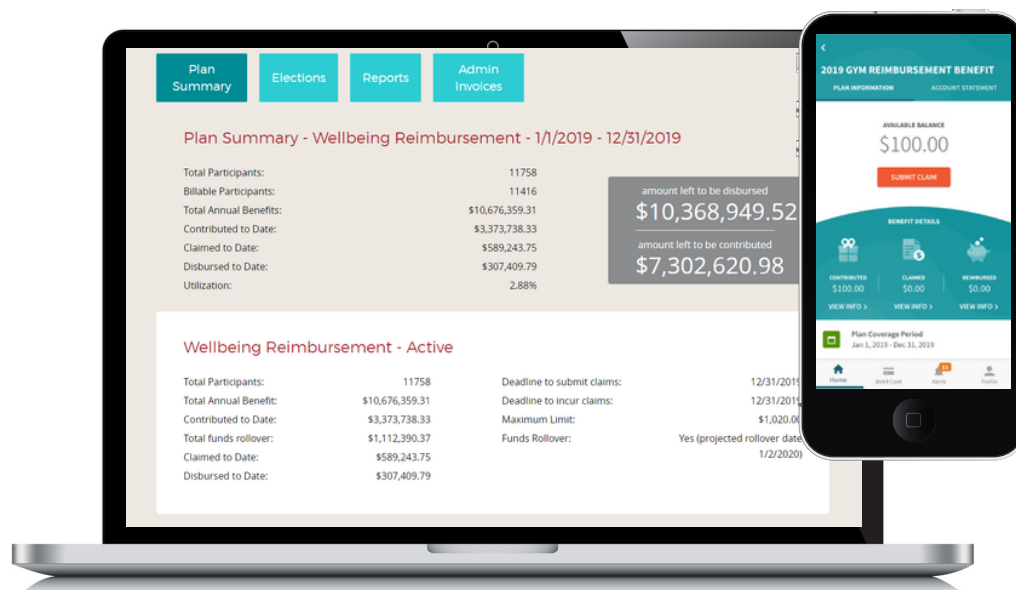
Common challenges

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"



\$1.50

Average ROI with both programs

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

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

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

