

Benefits Admin Redefined: Streamline, Simplify, Succeed



Learn About:
Challenges HR
teams face &
the best
solution to
alleviate benefit
administration
burdens.

Prepared by

**Navia Benefit
Solutions**



Table of Contents

→	01	Challenges of Traditional Benefit Administration
→	02	The Evolution of Benefit Offerings
→	03	Key Features of a Modern Benefit Admin Solution
→	04	Benefits of Transitioning to a Modern Solution
→	05	The ROI of a Modern Benefit Admin Solution
→	06	Long-Term Strategic Value
→	07	Choosing the Right Solution for Your Business
→	08	Your Path to Success in Benefits Management

The Future of Benefits Management



About Navia

www.naviabenefits.com

Navia is a national, consumer-directed benefits provider serving 10,000+ employer groups across all 50 states. The company provides comprehensive health, life, retirement, benefits administration, and compliance solutions to employers and consumers, and offers industry-leading customer service, communications, and technology. Founded in 1989, Navia began as Flex-Plan Services, and over the years has grown into one of the nation's premier benefit providers. Navia offers Benefit Administration, Retirement, FSA, HSA, HRA, Commuter, Lifestyle, Education, COBRA, and many more benefits.

Introduction

Managing employee benefits has become a complex task, pushing organizations to rethink their approach to meet evolving demands. However, employee benefits management doesn't have to be a burden. The future of benefits management lies in platforms designed to streamline operations, simplify complex processes, and deliver measurable success for both HR professionals and employees. With the right technology and support from a true benefits administration partner, organizations can eliminate inefficiencies, stay compliant, and free up HR teams to focus on strategic priorities. Modern benefits administration solutions are built to handle today's complexity—streamlining enrollment, automating compliance, and adapting to the evolving needs of your workforce.

This paper explores the pressing challenges facing HR teams and the tools that enable them to thrive, not just survive. It demonstrates how companies can align with the principles of streamlining, simplifying, and succeeding in benefits management through actionable strategies and data-driven insights.

01

Challenges of Traditional Benefit Administration



Inefficient Processes

Traditional benefit systems rely heavily on manual processes, opening the door to inefficiencies and mistakes. Data entry errors, misplaced forms, and delayed enrollments are just a **few examples** of how outdated systems fall short ⁽¹⁾. Research shows that 61% of HR professionals cite manual data entry as their biggest pain point in benefits administration.

Case Study



- A mid-sized company faced significant inefficiencies due to manually reconciling enrollment data across multiple systems. Data mismatches led to frustrated employees, delayed benefits access, and unnecessary back-and-forth between HR and insurance carriers.
- After adopting a modern benefit administration platform with automated data synchronization, the company **reduced processing time by 40%** and improved enrollment accuracy, dramatically decreasing employee complaints.



Lack of Effective Employee Communication

Clear, concise communication is essential in benefits management, yet traditional systems often inhibit this. Employees may face confusing enrollment portals or unclear options, leading to disengagement. Simplified and intuitive communication channels with direct and clear calls to action are critical for improving participation and satisfaction. Decision support tools and educational pieces arm employees with the information they need to optimize their benefit selections.

Resource Constraints

HR teams often lack the time and resources to strike a balance between strategic initiatives and routine administrative tasks, especially when using inefficient systems. Streamlining these tasks offers HR the bandwidth to focus on organizational initiatives.





Ongoing Compliance Risks

Legislative requirements included in the Affordable Care Act (ACA) and COBRA administration present ongoing challenges for organizations. Missteps in compliance, such as failing to send timely notifications or accurately tracking employee eligibility, can result in severe financial penalties. The [Society for Human Resource Management](#) states that compliance violations cost companies thousands annually⁽²⁾.

Case Study



- A small business facing repeated ACA non-compliance fines due to missed filing deadlines implemented a robust benefit administration system capable of real-time compliance tracking and deadline reminders.
- Within one year, the company eliminated all penalties and gained peace of mind, confident their system would handle the regulatory complexities seamlessly.

Evolution of Benefit Offerings



Expansion of Employee Benefits

Modern benefits extend far beyond traditional health and dental plans. Organizations now offer wellness programs, tuition reimbursements, FSAs, Health Savings Accounts (HSA), and even pet insurance. Customized, flexible options are in high demand, and managing these diverse offerings requires a robust system. This section will examine how innovative benefit administration platforms can simplify the management of increasingly complex and varied benefits.

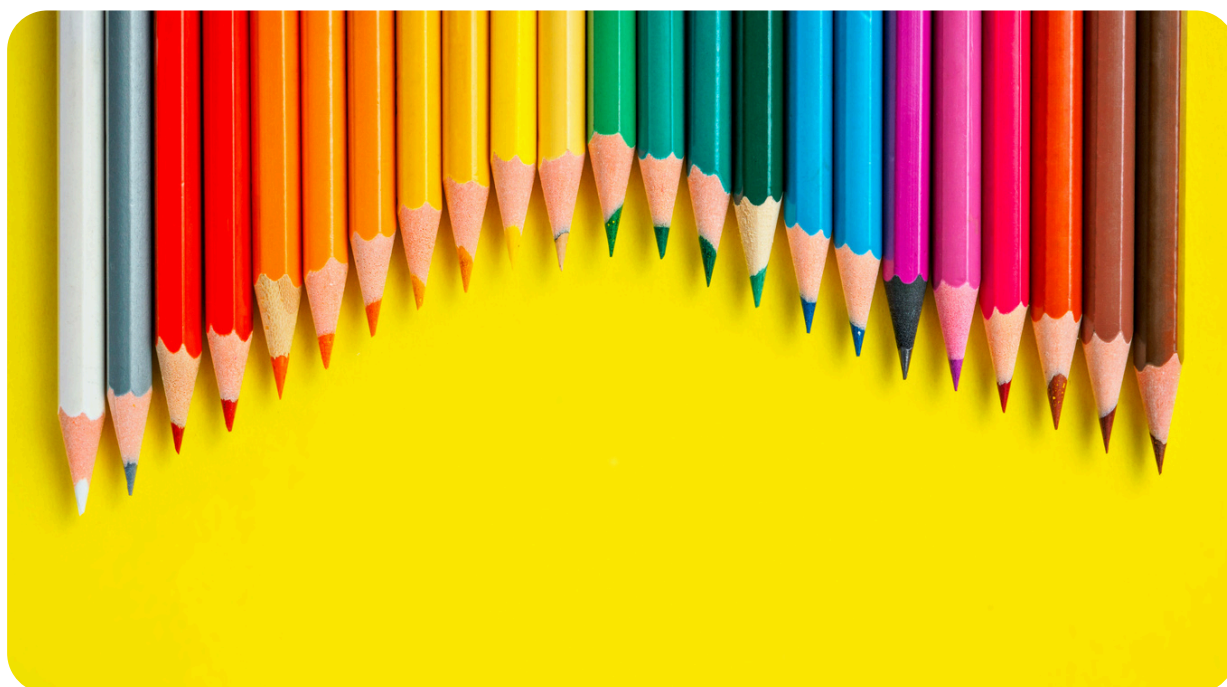
Why Benefits Are Time-Sensitive

Timeliness is pivotal when managing benefits. Whether it's ensuring accurate enrollment during open season or tracking mid-year changes due to life events, HR teams must act quickly to maintain accuracy and ensure benefit continuity.

Case Study



- One company manually processing life event changes often missed important deadlines, causing coverage delays for employees. Adopting a modern platform with built-in deadline alerts ensured mid-year changes were processed on time. Employees gained confidence in their HR team, and **errors dropped by 70%, creating a more positive overall experience.**



Importance of Educating Employees

When employees lack understanding of their benefits, they're more likely to make poor decisions, such as not optimizing their benefit choices for their personal situation or failing to maximize pre-tax accounts like FSAs or HSAs. Modern platforms address these gaps with decision support tools, personalized recommendations, and side-by-side plan comparisons. A **Forrester report** found that companies using education-driven tools saw up to a 30% increase in benefit utilization, underlining the importance of informed decision-making⁽³⁾.



1 in 6 employees regret the benefit choices they made last year.



Whitepaper

Boost FSA/HSA Enrollment Guide



03

Key Features of a Modern Benefit Admin Solution



To successfully streamline, simplify, and succeed, organizations must adopt platforms with these essential features:

Streamlined and Centralized Systems

Integrated platforms eliminate the patchwork approach of managing benefits across multiple systems. Centralizing these operations reduces inefficiencies, allows seamless vendor communication, and creates unified experience for employees and HR teams.

Automation and AI Assistance

Automation and AI tools bring measurable efficiency to benefit administration. Platforms handle routine tasks like sending reminders for open enrollment or processing COBRA notifications automatically. According to Forrester, AI chat features resolve up to 87% of employee inquiries without HR intervention ⁽⁴⁾.

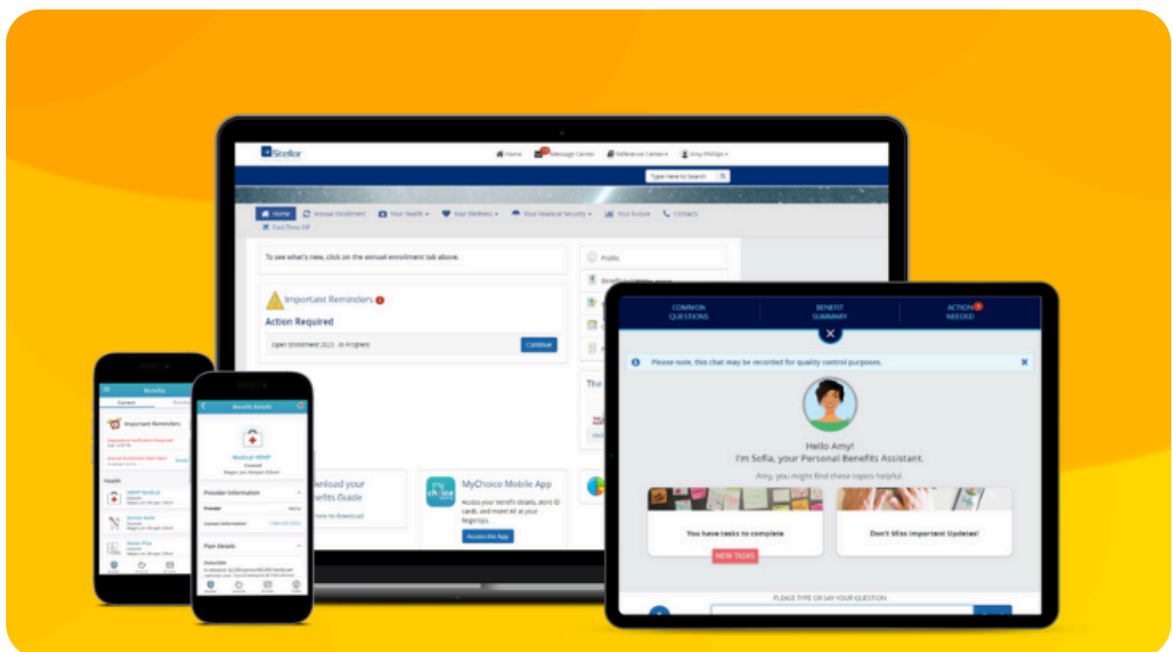
Case Study



- An organization overwhelmed by employee support requests implemented an AI Chat Assistant integrated into their benefits portal. **Within six months, employee queries dropped by 50%, with the chatbot effectively resolving routine questions.** HR was free to focus on more strategic work while maintaining high levels of employee satisfaction.



- **Customizable and Adaptable Platforms:** No two organizations are the same, and neither are their benefits needs. Rules-based, customizable platforms allow companies to tailor processes to specific requirements, such as union benefit management or handling employees across multiple states.
- **Robust Employee Tools:** From mobile apps to interactive calculators, modern solutions offer employees the tools they need to make informed decisions. These tools enhance engagement, simplify access to information, and promote better understanding of available benefits, leading to higher satisfaction rates and better financial wellness outcomes.



04

Benefits of Transitioning to a Modern Solution



Adopting modern platforms not only resolves current issues but equips organizations to succeed in the future by creating scalable and accessible workflows.

Reduced Administrative Burden

Modern systems eliminate manual data entry, simplify enrollment processes, and streamline compliance tracking, significantly reducing workload for HR teams.

Empowered HR Teams

Automation eliminates repetitive tasks, freeing HR to focus on high-value initiatives like culture-building and workforce engagement.

Improved Employee Satisfaction

Streamlined benefits processes and intuitive interfaces enhance the employee experience, ensuring satisfaction and retention.

Data-Driven Decision Making

Analytics and robust reporting tools facilitate smarter, more strategic decision-making around benefits design and implementation.

Cost Efficiency

Cutting back on errors and inefficiencies drives down costs, proving the value of investment in modern tools.

Enhanced Employee Education

Employees gain confidence in benefit selection with decision support tools and embedded educational pieces, driving higher utilization and better overall satisfaction.

Simplified Compliance

Automated systems proactively manage deadlines and regulatory requirements, minimizing risk.

Improved Communication Channels

Integrated communication tools ensure employees receive timely updates and critical information using targeted communications.

Scalability for Growth

Scalable platforms grow with an organization, handling expansions or new benefit offerings with ease.

Increased IT and Data Security

Modern solutions safeguard sensitive data with encryption and rigorous compliance protocols, reducing financial and reputational risks.



Key Metrics to Evaluate ROI



The ROI of a Modern Benefit Administration Solution

Understanding the return on investment for modern Benefit Administration Services starts with measurable metrics. Here are three key areas where organizations can evaluate the value of transitioning to a modern system:

Cost Savings: Automated systems reduce costs associated with errors, redundancies, and inefficiencies. A robust benefits administration platform can significantly mitigate premium leakage by streamlining processes and improving data accuracy. For example, a company using a siloed approach to benefits might face frequent payroll mismatches or dual enrollments, leading to unnecessary payouts. After implementing an integrated platform, one mid-sized organization reported a 20% decrease in administrative overhead costs. These savings freed up budget that could be redirected to more strategic HR initiatives.

Time Efficiency: HR teams often spend excessive hours on manual benefit tasks like reconciling enrollments and payroll deductions or manually communicating with vendors. By automating these processes, time spent on these operations is cut dramatically. For instance, AI-powered features like AI chat assistants and automated alerts resolve routine employee queries quickly, saving an average of 5 hours per week for HR professionals.

Employee Satisfaction Improvements: With better tools, employees are empowered to understand and maximize their benefits, leading to higher satisfaction rates. Enhanced educational resources like plan comparison tools and interactive mobile apps improve employee perception of the company. This is evident from a study where companies offering user-friendly benefits platforms saw a 25% higher retention rate among employees due to satisfaction with benefits accessibility.

Long-Term Strategic Value



The benefits of modern Benefit Administration Services extend beyond immediate cost savings and operational efficiency; they position companies for long-term success.

1. **Adaptation to Evolving Needs:** Businesses today frequently face changing workforce demands, such as accommodating remote teams, managing diverse benefits packages, and handling career advancement programs. Scalable systems allow organizations to adapt and grow without transitioning to an entirely new platform.
2. **Regulatory Compliance:** With regulations like ACA and COBRA continually changing, staying compliant can feel like aiming at a moving target. Modern systems future-proof HR efforts through real-time legislative updates, automated compliance tracking, and data audits. Organizations that utilize such platforms minimize penalties while maintaining peace of mind.
3. **Elevated Strategic Planning:** Modern systems offer data analytics capabilities that enable HR leaders to make informed decisions. By monitoring participation trends and cost-effectiveness, companies can adjust their benefits strategies in alignment with broader organizational goals. For example, if analytics reveal that employees underutilize wellness programs, HR can repackage offerings or improve communication efforts to drive engagement.

Investing in a modern benefit administration system is more than an operational upgrade. It is a forward-looking strategy that ensures companies can remain competitive, agile, and compliant in the fast-changing landscape of employee benefits.

Choosing the Right Solution for Your Business



Selecting the best modern benefit administration platform starts with identifying essential features that meet your organization's current and future needs. On the next page are the key functionalities to prioritize as you evaluate potential solutions.

Essentials to look for



- **User-Friendly Interface:** The platform should be intuitive for both HR professionals managing processes and employees accessing their benefits.
- **Automation:** Look for systems that automate repetitive tasks like approving enrollments, sending reminders, and eligibility updates.
- **Customizability:** Ensure the solution can adapt to your organization's unique needs, such as supporting multiple eligibility groups -or union-specific benefits
- **Mobile Accessibility:** Employees increasingly expect mobile-friendly tools for seamless enrollment and ongoing benefits management.
- **Robust Reporting and Analytics:** Platforms should offer real-time analytics and reporting to assess utilization trends, compliance status, and cost efficiency.
- **Security and Compliance:** Safeguard sensitive employee data with encryption, multi-factor authentication, and compliance with global regulations like GDPR or HIPAA.
- **Scalability:** Whether expanding into new markets or adding new lines of benefits, the platform should scale with your business.
- **Employee Decision-Support Tools:** Provides holistic, strategic recommendations based on financial, physical, and emotional needs.
- **Integrated Communication Tools:** Systems that include automated email reminders, alerts, and FAQs streamline employee correspondence.
- **Strong Vendor Integration:** Look for solutions compatible with insurance carriers, payroll systems, and other HR platforms to ensure seamless data flow.
- **Vendor Support:** Many vendors offer strong technology. Look for a vendor partner that will be there in the 11th hour supporting your team in responsive and collaborative ways.



BLOG

11 Key features for a Benefits Administration Solution



Your Path to Streamlined Success

The future of benefits management demands a relentless focus on streamlining operations, simplifying complexities, and driving success. Modern Benefit Administration Services make this possible by addressing inefficiencies, mitigating compliance risks, and empowering employees. Advanced platforms eliminate redundant processes and support strategic planning, delivering measurable returns like reduced costs and elevated employee satisfaction.

By adopting a modern technology platform delivered by a collaborative and responsive partner, organizations can position themselves as leaders in efficiency and innovation. The time to streamline, simplify, and succeed is now. Explore [Navia's Benefit Administration Services](#) today to ensure your organization is prepared to thrive in the future of benefits management.

**Ready to
streamline your
benefit solution?**

**GET A
QUOTE**

You can also contact us at
sales@naviabenefits.com
or 1-866-831-6133.



Resources

01

"How Manual Data Entry Kills Productivity: 9 Pain Points You Must Know," Feb. 19, 2025, Alpesh Vaghasiya

02

"The DOL Raises Penalty Amounts for Legal Violations" Jan. 24, 2024, Leah Shepherd

03

"Drive Business Success Through Customer Education," May 2024, Forrester Consulting
