

Navia Fixes Lifestyle/Wellness Benefit for Bronson Healthcare

Technology, prompt customer service, and visibility ensure Lifestyle program participants stay happy, healthy, and wise



Employer: Bronson Healthcare Group

Sector: Healthcare

Size: 8,500 employees

Location: Southwest Michigan

Benefit Services: Healthcare FSA, Day Care FSA, HRA, COBRA, Lifestyle/Wellness

8%

Increase in participation

2

Day claim turnaround

Leading healthcare system in Michigan

The nonprofit Bronson Healthcare Group boasts 837 licensed beds and is the largest employer and leading healthcare system in southwest Michigan. Nearly 8,500 employees and 1,450 medical staff offer a full range of services from primary care to critical care across 100 locations.

Navia Benefit Solutions provides a range of benefit administration for Bronson including a Lifestyle Benefit, Flexible Spending Accounts (FSAs) for Healthcare and Day Care, a Health Reimbursement Account (HRA), as well as COBRA administration.



The Bronson/Navia relationship started in 2019.

Challenge: Underperforming lifestyle administrator



Not available



Not available



By fax only



30-60 day wait for reimbursement

Bronson employees, ranging from doctors, nurses, physical therapists, and psychologists to support staff, are the heart and soul of the organization. Bronson seeks to offer top-tier benefits to attract and retain their valued staff. One of those benefits is a Lifestyle Program that provides reimbursement for varied health and wellness activities such as massages, chiropractic services, and swimming lessons.

Unfortunately, several years ago the third-party administrator of their Lifestyle program fell far short of Bronson's high customer service standards—causing grief for employees and the hardworking benefits team. This reflected poorly on the Bronson brand.

"Our lifestyle program was not administered very well," notes Chelsea McMullin, Bronson system manager of benefits.

The root causes were a combination of administrative pitfalls and older technology, she adds. "For example, employees did not have the option to receive direct deposit, which caused a huge delay in receiving reimbursement. They also did not have a smartphone app to streamline the process."

Jody Watts, insurance coordinator and a 15-year veteran of Bronson Health Care was one of those employees affected. "It was impossible to effectively track wellness reimbursements. This had to be handled manually by the recipient. The claims process was slow because claims needed to be submitted via fax," Jody says.

"It could take anywhere from thirty to sixty days to be reimbursed your money," notes Kimberly White, a physician office coordinator for Bronson.

Because of these shortcomings, Chelsea says, "there was an inordinate amount of back and forth between the employee and the vendor to resolve issues. It felt like Bronson had to be a referee." Disgruntled employees coupled with staff inefficiencies meant Bronson had no choice but to shake things up.



Solution: Navia heals the lifestyle program

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We switched to Navia because of their technology, customer service, and ease of implementation.

-- Chelsea McMullin

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Deciding to replace the underperforming administrator, Bronson put its faith in Navia Benefit Solutions to fix the wellness program and set the program on the right path.

“We switched to Navia because of their technology, customer service, and ease of implementation,” Chelsea points out. Bronson’s experience with Navia for FSAs had been exemplary and they were excited to fold the Lifestyle benefit under the Navia umbrella.

Chelsea was banking that Navia’s advanced technology and other capabilities would streamline processes for both participants and her staff. “I rank their technology 9 out of 10 for innovative features,” she says.

“Navia offers direct deposit, mobile apps, timely reimbursement and great customer service.” Chelsea notes additional advantages include the Navia Benefits Card which lets participants easily swipe one “smart card” for multiple benefits.



Chelsea McMullin

*System Manager,
Benefits*

Results: Greater visibility, faster reimbursement



Days for a typical claims turnaround



Participation jump from 2021-2022



Conversion of virtual booth attendees

Bronson's switch to Navia has produced positive and impactful results.

"The Navia website is easy to navigate. I can quickly look at my balance for the wellness reimbursement and check on the status of claims I have submitted," says Lisa Currie, an executive assistant who has been with Bronson for three years. Lisa uses the Lifestyle benefit to pay for massage therapy and gym memberships for the family.

With an additional thumbs-up for visibility, Jody beams: "I love the dashboards! I can see at a quick glance my remaining funds balances. And the claims turnaround is two days at the most. So fast!"

"The claims process is so much smoother. I can submit recurring claims, like for my gym membership, without having to remember to submit it monthly."

Kimberly likes the convenience of using the Navia Benefits card to pay for her chiropractic services. "I use my card and when it swipes...that part is awesome!" She says some colleagues use their Lifestyle benefit for Weight Watchers to stay healthy.

Chelsea concurs with the employees. "Navia has great technology, and the customer service is responsive and second to none," she recounts. "They are timely with processing claims and their portal is user friendly. Navia saves participants and payroll/benefits staff a huge amount of time."

Chelsea says working with Navia has really helped with employee satisfaction and engagement, which she feels helps recruitment and retention. "Our participants say they consistently have a great Navia experience. The relationship has solidified our confidence that everything is being administered properly from a compliance perspective."



Lisa Currie
Executive Assistant

Participants pleased with positive changes

Direct Deposit

A fast and easy way to get your money

Mobile App

MyNavia app is only a click away

Flexible

Many ways to submit claims

Speed

Claim turnaround time is minimized

With eight offices across the country, Navia's commitment to customer service means timely help is available to Bronson employees via telephone and email. In addition, Bronson found the implementation process to be straightforward and seamless. Further, Navia's help during open enrollment allowed Bronson to see an increase in participation in addition to freeing up Bronson staff for more pressing issues. Of the 930 virtual booth attendees during 2021 plan year's open enrollment, 640 converted to participants

for an impressive 69% conversion rate. FSA participation increased more than 4% from 2020 to 2021 and that increase doubled from 2021 to 2022.

"Navia has been wonderful to work with over the past few years! They help take much of the burden off Bronson by their efficiencies," Chelsea says. "You can really say that Navia has made the Bronson Healthcare Group's lifestyle program vibrant and healthy again!"



Ready to boost your benefits experience?

Request a quote from Navia anytime and we will respond promptly with the help you need! [Request a quote here.](#)

