

Cost savings, responsive service, and peace of mind for brokers

The assistant vice president for one of the nation's leading insurance providers works with Navia to build a portfolio of happy clients.

navia | Case Study

Broker

Size: 16 clients with 250 to 1,000 employees

Location: Nationwide

Benefit services: FSA, HRA, HSA, Compliance

35

years working with Navia

75-80%

of portfolio uses Navia



Lisa Cleveland has a long career in the healthcare benefits industry, serving as a Human Resources director for a specialty care health systems, and as an insurance broker consultant for nearly two decades. She is currently Assistant Vice President and Account Executive for one of the nation's leading solution providers for diversified insurance products and services. She supports 16 employer clients who have 250-1,000 employees nationally.

Lisa has risen through the ranks and built a portfolio of happy clients by partnering with Navia to provide cost savings, responsive service, and peace of mind. Navia Benefit Solutions is her go-to administrator for pre-tax employee benefits, as well as, compliance services.

75-80% of her clients use Navia because she can always trust they will receive consistent, high-quality service.

Challenges with benefit administrators

01

Underperforming benefit administrators

02

Faulty invoicing

03

Lack of client support

04

Inadequate plan documents

05

Compliance support

One of Lisa's greatest challenges is onboarding new clients who are using an underperforming benefits administrator for pre-tax programs, such as Flexible Spending Accounts (FSAs) and Health Reimbursement Accounts (HRAs).

An underperforming administrator can cause severe problems for clients with issues ranging from faulty invoicing and funding, to a lack of client service support, as well as, inadequate plan documents.

“It's not uncommon to find that clients haven't been provided with plan documents, they don't know who their service contact folks are, and there are billing and invoicing issues. Those processes are very challenging and take time to unravel.”

Compliance support is another significant part of Lisa's job, taking up nearly 70% of her time over the past five years. Compliance brings a lot of uncertainty and grief to Lisa and her team, only being exacerbated with the pandemic.

Underperforming administrators result in Lisa and her clients spending considerable time doing research and exchanging multiple emails to address various compliance issues. It can be exhausting and often wrought with worry.



Solutions from Navia

01

Enhanced communication

02

Responsive and timely support

03

High level of benefit expertise

04

Comprehensive compliance knowledge

Lisa replaces under-performing administrators with Navia to resolve administrative issues, enhance communication, and provide the compliance technical expertise needed for successful implementations. Often at a cost savings.

"We'll do price checks and Navia is quite competitive from an administrative standpoint, in addition to the cost savings that the client experiences by not spinning their wheels with poor support. The price differential becomes glaring often when Navia is compared to a bundled approach with competitors that sometimes masks higher costs."

"I know the service level Navia provides to the client will be superior to what they've experienced in the past." Lisa added, "Getting feedback and just good overall service is critical to good time management for me and my clients."

Also critical is the comprehensive technical support from Navia for difficult compliance matters, often those arising out of special COVID-related laws, she notes. Lisa likes to partner with Navia to get the right answers to her client. For example, the complex carryover provisions were causing headaches for some clients, but Navia helped resolve the matter successfully.

"Navia's representatives who help with complex research and difficult questions stay very much on track, facilitate a deeper dive from Navia compliance leadership, and hold our hand through preparation of necessary documents and amendments."

Results in partnering with Navia

01

Save time

02

Cost savings

03

Peace of mind

For Lisa's clients a move to Navia results in a variety of benefits, often at marked cost savings. Improved, consistent, and high-quality support helps with the resolution of issues and improves participant and employer satisfaction. Navia's expertise in compliance areas ensure the right answer at the right time.

Lisa and her clients save time and rest easy knowing they have Navia experts readily available who have a reputation for being some of the most-trusted and experienced administrators in the industry.

Time and again Lisa's clients have benefited from the cost-effectiveness of Navia services compared to other administrative vendors, especially when that administration is part of a bundle with other products. "Often we find that clients are spending way too much money through a resource that they've become comfortable with and they haven't done enough due diligence."

"I need quick answers sometimes and Navia has really stepped up. I know the client and I will get calls answered whenever it is necessary. Selecting Navia as a trusted partner allows for smooth sailing for years to come."

"As a broker consultant, having this solid relationship with Navia sales and service makes me feel valued and it's been my experience that clients feel this as well."

As for the future, Lisa plans to implement more Limited Purpose Flexible Spending Accounts tied to Health Savings Accounts and is excited to learn that Navia and its divisions offer compensation statements.

"I consider Navia to be a trusted partner in this industry."

Peer-to-peer Advice



Building strong relationships with administrative support vendors and carrier partners is a critical foundation of success in the health insurance field. And setting an understanding of clear expectations up front on every exercise is an investment of effort that I've learned is a necessity.

- Lisa Cleveland



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.](#)**

