General Administration Overview

Employer Portal Overview & Handbook

It's important to review the following information to ensure you have all the essential information, tools, and resources necessary for your plan administration needs.

Employer Handbook

General Employer Portal Overview (13:21 minutes)

- Introduction (0:00)
- File Integration (0:45)
- Navia Employer Portal (1:12)
- Online Registration (1:35)
- Home Page (2:56)
- Employer User Profile & Notifications (3:40)
- Plan Management (4:11)
    - Plan Summary (4:23)
    - Participants (4:50)
    - Non-discrimination Testing (6:50)
- Data Management (7:43)
    - Eligibility & Deduction Reporting (7:54)
    - Send & Receive File (8:15)
- Reports (9:12)
- Resources (9:35)
    - Forms and Plan Documents (9:35)
    - Navia Benefits Academy (9:54)
- Invoices (10:10)
- Account Setup (11:17)
    - Company Details (11:30)
    - Authorized Contact (11:47)
- Access HSA & COBRA/Direct Bill (12:38)

EDI File Integration

To ensure your experience is as easy and seamless as possible, Navia provides the flexibility to manage eligibility and/or contribution reporting via file feed or through the Navia Employer Portal. If you do not currently send EDI files to Navia, all employee updates (enrollments, terminations, changes and contribution reporting) must be managed through the Employer Portal.

File feeds are a great option for clients who prefer a hands-off experience when it comes to managing eligibility updates in Navia's system! Please note, this process generally takes 2-4 months to complete, so you will want to get started as soon as possible. To start the file feed set up process, please download and complete the Navia EDI File Integration Guide and return it to filetesting@naviabenefits.com and/or COBRAimports@naviabenefits.com. Navia will assign a member of our imports team to begin EDI testing. You may also be required to complete a Statement of Work (SOW) request with your HRIS/benefits/payroll vendor that will be building these files for you.

Authorized Employer Contacts

There are two options for managing authorized employer contacts with Navia –

1. Login to the Employer Portal and click Account Setup in the left-hand menu, then Authorized Contact. From there you can add, remove and manage roles for authorized employer contacts. Authorized contacts with the "admin" role can manage employer contact updates online.
2. Complete the Administrative Contact Form and return to employerservices@naviabenefits.com.

Navia Contact Information

Your implementation specialist will be your primary contact for any questions throughout the implementation process. Once active administration has begun, please use the contact information below.

Employer questions regarding day-to-day administration:

- Employer Services
    - employerservices@naviabenefits.com or (866) 831-6138
- COBRA/Direct Bill
    - COBRAclient@naviabenefits.com or (866) 831-6221

Employees and QBs, please reach out to:

- FSA/Commuter Participants
    - customerservice@naviabenefits.com or (800) 669-3539
- HRA Participants
    - 105@naviabeenfits.com or (866) 897-1996
- HSA Participants
    - HSA@naviabeenfits.com or (866) 987-0031
- COBRA/Direct Bill Participants
    - COBRA@naviabenefits.com or (877) 920-9675

Invoicing

Navia bills in arrears for administrative fees. Invoices are generated at the end of each month for that month's administration. For example, the invoice for February 2024 will be sent at the end of February.

If you have a direct debit arrangement on file with Navia, we will debit the bank account on file 5-business days after the invoice is sent. If you do not have direct debit on file with Navia, payment is due upon receipt of the invoice.

Deposit

The deposit allows Navia to payout employee claims prior to collecting funds from the employer. The deposit functions like a security deposit paid for a rental apartment and is held by Navia for the life of our partnership with you. Deposit invoices are created after the first month of active administration. The deposit invoice is separate from the client's monthly administrative invoice. The deposit is either 5% or 10% of the total plan year elections/liability, as outlined in your Navia contract. You will receive an email when the deposit invoice has been generated, and funds will be debited from your bank account 5-business days later. A deposit is required for the following benefits: FSA, HRA, Lifestyle, Education, and Adoption.

Debit Card

The Navia Benefits Card is a Debit MasterCard® that allows participants to access their benefit funds directly. Navia offers a 'Single Card Solution' which allows multiple carded benefits to be tied to a single debit card!

Upon enrollment, Navia issues one debit in the participant's name. If the participant would like an additional card in the name of a spouse or eligible dependent, that request can be submitted through the Navia Participant Portal, mobile app, or by contacting customer service. There is no fee for replacement or additional card requests.

Manual Claim Submission

1. Navia Participant Portal: www.naviabenefits.com
2. MyNavia mobile app (iPhone and Android)
3. Email: claims@naviabenefits.com or 105@naviabenefits.com
    - Claim Form Required
4. Mail: PO Box 53250, Bellevue, WA 98015
    - Claim Form Required