



Lifestyle Spending Account

Reward your employees and they'll reward you back

Lifestyle Spending Account

Lifestyle Spending Accounts (LSA) 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 Lifestyle programs can reduce healthcare costs and aide in recruitment and retention. However, lack of program awareness and poor management often derail lifestyle programs. Common challenges we hear include:

- Lifestyle 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

Navia lifestyle 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 lifestyle 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 Lifestyle 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 LSAs save \$\$ in many ways

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.



\$0.50

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.



\$1.50

Average ROI with both programs

For every dollar invested, employers see a return of \$1.50.

Rand Corporation, "Wellness Program Study"

Download the Employer Guide to Lifestyle Spending Accounts

Find out why these benefits are driving job decisions



Lifestyle 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

Connect with us today

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