

Non-Discrimination Testing (NDT)

Protect your employees from benefit inequalities

NDT

Nondiscrimination testing, commonly referred to as NDT, are annual tests designed by the IRS to prevent plans from discriminating in favor of individuals who are either highly compensated or key employees. Depending on the benefits offered there are a variety of tests that must be completed each year to ensure plans do not discriminate. Employers who offer cafeteria plans/FSA, HRA, MEC, Self-insured Major Medical and Dental plans, Group Term Life Insurance, Long-term Disability, and AD&D are subject to NDT.



Testing should be completed annually.

Common challenges

The NDT process can be confusing and difficult to navigate. Some common challenges include:

- What benefits must be tested and when to be tested
- Determining groups & companies that need to be tested
- Understanding complex IRS rules

Product features

Navia's clients have access to industry-best features:

- Compliance experts and technical advisors
- Reduced workload
- Intuitive technology
- Management of documents, forms, and record keeping

Navia NDT solutions

Personalized service

Our NDT experts are here to help you through the testing process

Peace of mind

Navia's NDT process is designed to make your testing experience easy and provide comprehensive test results. We can help you over the phone and through email—but remember we cannot provide tax or legal advice.

Solutions for any benefit strategy

Navia is a national, consumer-directed benefits provider serving 10,000+ employers across all 50 states. We offer a full suit of health, wealth, life, and compliance benefits.



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