



navia compliance

Stay compliant with the
law and avoid costly fines



ACA Reporting

Form 5500 service

5500 Late Filing

ERISA Wrap documents

NDT

POP



About Navia Benefit Solutions

Navia is a national, consumer-directed benefits provider serving 10,000+ employers across all 50 states. The company provides comprehensive health and compliance solutions to employers and consumers, and offers industry-leading customer service, communications, and technology.

www.naviabenefits.com

Solutions for any benefit strategy



**navia
health**

Make paying for health care easier

Health FSA

HRA

HSA

Direct Billing

MEC

COBRA

Ben Admin



**navia
life**

Improve quality of life at work and at home

Day Care FSA

GoNavia

Lifestyle

Adoption

Tuition

Student Loan

Home Office

Benefit Statements

Retirement



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compliance**

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U.S.

100% US-based, live customer support

45 sec

Employers/participants wait less than a minute to talk with a live person

2 days

Claims are turned around within 2 days

100%

Every employer has an implementation representative

Navia receives Google Reviews year-round from participants, employers, and brokers. We consistently maintain a 4.6 out of 5 star rating, which is one of the highest in the industry.

Navia compliance services are designed to help you stay compliant with the law and avoid costly fines. Our team has over 20 years of experience handling complex benefit compliance issues with the IRS / DOL and we're here to help.

Navia compliance services

All types of employee benefits have regulations and federal laws employers are required to comply with. If companies do not comply or are unsure how to comply, they could be penalized. Fines can add up to millions of dollars and in some cases, failure to comply opens a company up to an employee suing them in criminal court.

To ensure your company is following these regulations, Navia offers six different benefit compliance services to establish protection for you and your employees:



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DISCLAIMER: We share this information with our clients and friends for general informational purposes only. It does not necessarily address all your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues and application of these rules to your plans should be addressed by your legal counsel. IRS Circular 230 Disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any transaction or matter addressed herein.

ACA Reporting

Avoid labor intensive reporting and expensive fines

ACA Reporting

Affordable Care Act (ACA) Reporting mandates that employers with 50 or more full-time or full-time equivalent employees report health insurance coverage information to the IRS and employees. This includes providing Forms 1095-C to employees and filing Forms 1094-C and 1095-C with the IRS.

Common challenges

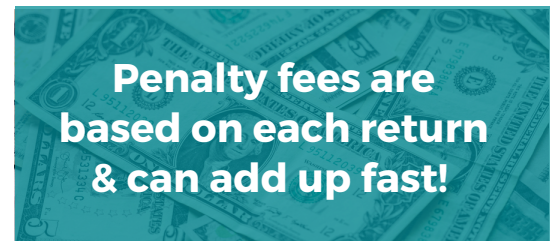
Expensive ACA reporting penalties are incurred by failing to file, filing incorrect/incomplete forms, and not providing forms to employees. Other common challenges include:

- Complex data management
- Meeting reporting deadlines
- Form errors

Product features

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

- Kickoff call with dedicated ACA analyst
- Intuitive step-by-step guidance to ACA compliance
- Easy to use workforce dashboard
- Video tutorials and in-tool assistance
- Secure data transfer and archival of data and forms
- Error detection and correction
- Potential penalty exposure calculation
- One-click print -and-mail of employee form 1095
- Secure e-file of your forms with the IRS



2 levels of ACA Reporting solutions

Reporting only

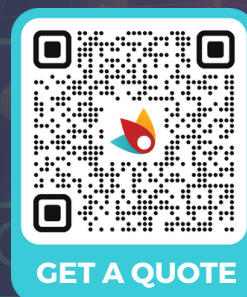
- For employers who have a stable employee demographic and use a monthly measurement for eligibility.
- Employers track eligibility, offers of coverage and enrollment and/or waiver.
- Employers provide us with basic data annually.

Tracking and reporting

- For employers who have variable hour employees or use the look back measurement for eligibility.
- Employer will provide us with detailed employee and transactional data monthly.

Solutions for any benefit strategy

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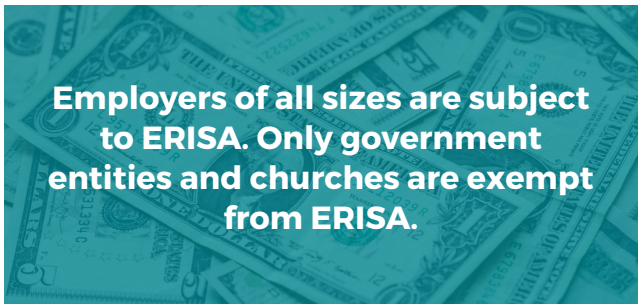


ERISA Wrap Document Services

Relieve administrative burdens

ERISA Compliance

The Employee Retirement Income Security Act (ERISA) is a federal law that regulates employer group-sponsored benefit plans. All private sector employers are subject to ERISA, regardless of the number of employees they have. Employers who offer group-sponsored benefit plans are required to furnish employees with a Summary Plan Description (SPD). In addition to the are strict deadlines and guidelines for disclosing plan information to eligible participants. Failure to comply with ERISA requirements can result in costly penalties such as \$110 per-day, per-employee.



Employers of all sizes are subject to ERISA. Only government entities and churches are exempt from ERISA.

Common challenges

Knowing what is required of your organization and how to comply with ERISA regulations can be complicated. Some common challenges include:

- Lack of knowledge required to complete the document
- Missing document content
- Failing to distribute the ERISA wrap document in a timely manner
- Providing outdated information to plan participants

Product features

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

- Designated account manager
- Online account access
- Superior technology capabilities
- Management of documents, forms, and record keeping

Navia ERISA Wrap Compliance solutions

Streamline Form 5500 Filings

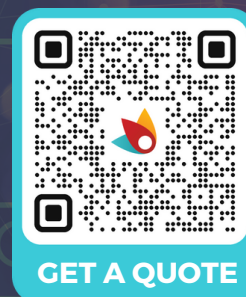
Employers who are subject to the Form 5500 filing can combine their filings under one plan and therefore one filing if they have an ERISA wrap document. Having all ERISA health & welfare benefits under one plan makes it easier to manage and maintain compliance.

PlanSponsor Link

Navia's unique interactive compliance software solution provides 24/7 access to your organization's ERISA wrap documents.

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Delinquent Form 5500 Filings

Reduce your late filing penalties

Late Form 5500 Filings

The Delinquent Filer Voluntary Compliance Program (DFVCP) allows employers to pay reduced penalty fees if they have filed Form 5500 late. Reduced penalties are available if employers voluntarily apply for this program and if Form 5500 filings and fine payments are made prior to a Department of Labor (DOL) inquiry.

Common challenges

Receiving a letter from the DOL with thousands of dollars in penalties due to filing a Form 5500 late can be overwhelming. Common challenges we hear from our clients include:

- Determining if you need to file
- Determining how many 5500 Forms are required to file
- Knowing if your company filed at all
- Unaware that penalties can be from both the DOL & IRS
- Missing filing deadlines

Product features

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

- Compliance experts and technical advisers
- Online account access
- Reduced workload
- Management of documents, forms, and record keeping

Form 5500s are subject to not only IRS penalties, but also penalties from the DOL. These penalties can be substantial and increase daily for late returns.



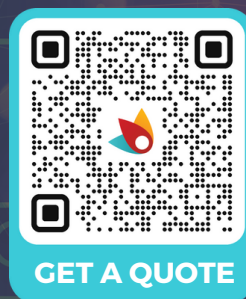
Navia Delinquent Form 5500 Filing solutions

Apply for DFVCP

Navia can assist plan administrators by preparing and filing delinquent Form 5500 under the DFVCP. We specialize in delinquent Form 5500 filings and will guide you through the process and complete the filings.

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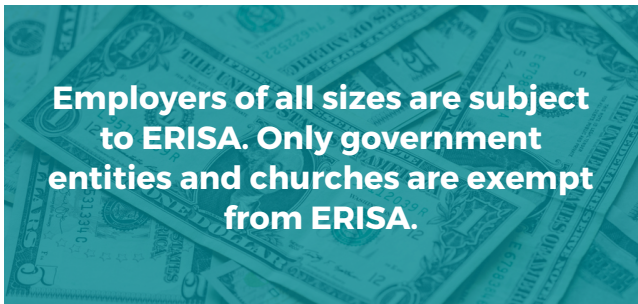
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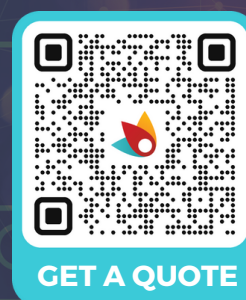
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Non-Discrimination Testing (NDT)

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.



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

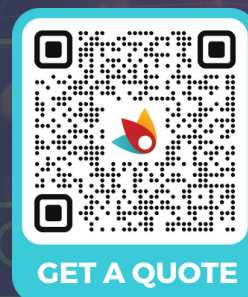
Our NDT experts are here to help you through the testing process

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.

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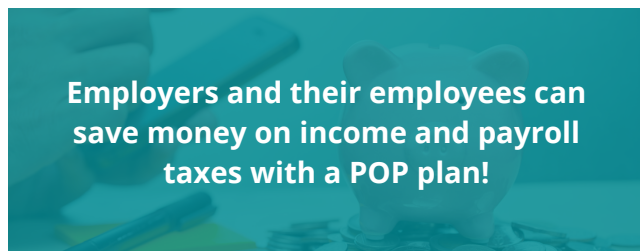


POP Plans

Reduce your payroll taxes and give employees more take-home pay

POP Plans

Premium-only-plan (POP) is a great way to save on taxes. Setting up a Section 125 POP allows employees to pay for insurance premiums with pre-tax dollars and reduces employer payroll taxes. POP plans can be applied to premiums for group insurance products such as health, dental, vision, disability, up to \$50,000 in term life coverage, and other supplemental coverage. POP plans for any employer who has health care benefits and would like to offer pre-tax payments of qualified benefits or any employer that is required by state law to provide a POP plan.



Common challenges

To establish a Section 125 POP, you need to put the details of your plan in writing and make sure everything in the plan applies uniformly to all participants. Common challenges to POP documents are:

- Taking pre-tax deductions without a POP
- Understanding rules vs regulations
- Outdated plan documents
- Knowing your company needs a plan document

Product features

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

- Technical assistance
- Production of documents and forms
- Customer service online, by email, or by toll-free call

Navia POP solutions

Effortless administration

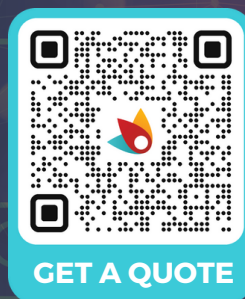
Navia creates the POP document for all of your accident and health plans. They cover premiums for the following qualified healthcare plans: medical, dental, vision, HSA contributions, disability, group term life insurance, and ancillary benefits.

Compliance oversight

Navia can help you with compliance requirements and ensure all documents, disclosures, plan summaries, and provisions are available.

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Our customers

"Great customer service and technology platform. They just continue to make improvements!"

-- HR Director at Aptio Software Company

"As a cutting-edge research center, we retain talent by offering the best benefits from the best provider. Navia stands out with their dedication to service excellence."

-- Jon Sheppard, Director of Compensation & Benefits, Fred Hutchinson Cancer Research Center

"This is one of the most well done, user-friendly benefits systems I have ever seen. The website interface is super easy to navigate, enrollment was a breeze, and the mobile app gives me all the information I need. I wish other benefit services were as well done as this."

-- Susan Stewart, Arlington Public Schools Participant

"We previously had vendors that were not responsive, unreliable, and poor communicators. I don't need to worry about any of that with Navia."

-- Kristine Karnath, US Director of Benefits, Moog, inc.

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