

NORTH RISK PARTNERS | **employee NAVIGATOR**

HOW TO DRIVE EFFICIENCIES WITH A BENEFITS ADMINISTRATION TECHNOLOGY

FEBRUARY 2025


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PRESENTERS



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North Risk Partners



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Employee Navigator

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NORTH RISK PARTNERS' COMMITMENT TO ENROLLMENT TECHNOLOGY

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KEY BENEFITS FOR EMPLOYERS


- Efficiency and Time Savings**
 - Automates
 - Integrates
- Compliance & Risk Management**
 - Ensures adherence to regulations
 - Reduces human errors
- Cost-reduction**
 - Optimizes benefits offerings to manage costs
 - Reduces manual processing overhead
- Data-Driven Insights**
 - Reporting to better understand your employee population

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KEY BENEFITS FOR EMPLOYEES

- Improves Access & Convenience**
 - Self-service portals for easy enrollment
 - Mobile-friendly access
- Better, more informed decision-making**
 - Personalized recommendation based on specific needs and family stage
- Enhanced transparency & communication**
 - Clear information on costs and options
 - Digital reminders
- Issue resolution efficiency**
 - Automated, real-time support

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EMPLOYEE NAVIGATOR

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WHY EMPLOYEE NAVIGATOR?



- All your HR in one place
 - Free up benefit management teams' time and allow them to focus on your company
- Educated employees are better healthcare consumers
- Automated, single-entry system
- Compliance
- Integrations with carriers, TPAs, and payroll vendors!

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A PROVEN TRACK RECORD


- ✓ 17M+ lives on the platform
- ✓ \$35B+ in active insurance premium
- ✓ 170K+ employers
- ✓ Average employer size of 100 employees ranging from 5-20,000

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WE TAKE CONTROLLING YOUR DATA SERIOUSLY




AICPA
SOC
2 Type II




HITRUST
HITRUST




HIPAA
COMPLIANT
HIPAA HITECH



GDPR (European Union)





New York Regulations
(the toughest in the US)

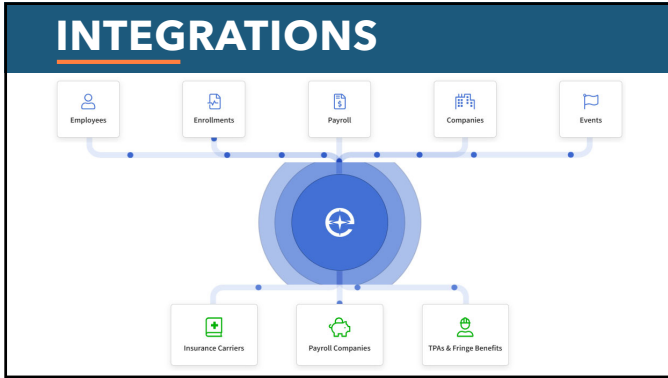


2 Factor Authentication

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**INTEGRATE WITH YOUR
INSURANCE CARRIERS**

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**PROBLEM: MANAGING CARRIER ENROLLMENTS
ONE-BY-ONE**

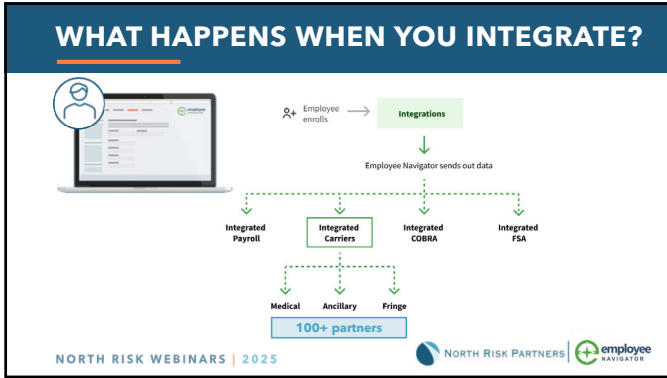
- It's hard to get enrollment to carriers
 - Manual processes
- Traditional enrollment options:
 - Submit paper apps
 - Key into a carrier portal
 - Excel spreadsheets
 - Proprietary/834 file

Traditional enrollment options = opportunity for human error.

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WHAT DO THESE INTEGRATIONS DO?

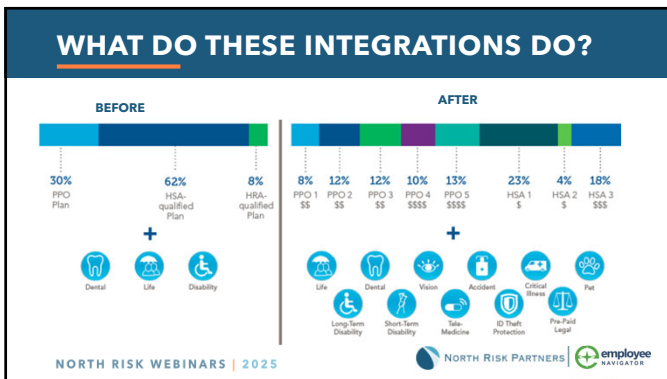
Daily and weekly file feeds are sent to all integrated vendors providing for automated eligibility updates for new hires, terms, and mid-year changes

- 1 Offer additional benefits more easily**
Grow your business, increase revenue per customer, and automate eligibility management.
- 2 Increase retention**
Your clients are more likely to stay with you when you offer an enhanced employee benefits experience.
- 3 Reduce overhead & admin support**
Decrease retroactive billing & claims issues as well as renewal overhead.

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EMPOWER EMPLOYEES TO MAKE INFORMED DECISIONS- BASED ON THEIR NEEDS

START — ? — [Icon] — [Icon] — FINISH

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STAY IN SYNC WITH PAYROLL

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PAYROLL INTEGRATIONS AT A GLANCE

- Employee Navigator is integrated with 100+ payroll companies to keep the systems in sync
- Updates between systems are real time
- Basic demographic data is bi-directional
- Payroll deductions flow from Employee Navigator to Payroll only

Always in sync
Ensure Employee Navigator and your preferred payroll system is always in sync.

Support when you need it
Leverage our Payroll Team to ensure a smooth implementation and put your payroll & benefits on autopilot.

Offer more benefits
Easily offer a comprehensive set of benefits to employees without manually managing payroll deductions.

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SSO: IT'S NOT A LUXURY ANYMORE

- **First-class security for any size company should be the standard, not an expensive "enterprise" feature**
- Employee Navigator is focused on helping companies eliminate security breaches and ease the path employees take to enroll - *for free*



Employee logs into Payroll Company

➔



SSO
Via the employee's unique Payroll ID

➔



Instant access to Employee Navigator

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WHAT SSO MEANS FOR BENEFITS ADMINISTRATORS

- Centralized employee accounts
 - Easily established identity of an employee across multiple platforms
 - Beyond just Payroll to Employee Navigator in the future
- Improved security & reduced support overhead
 - One login & one account to disable if they leave
 - Reduced questions to benefits administrators related to password or log in issues to their benefits system
- All-in-one experience
 - Simple access for employees to manage their benefits

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INTEGRATE WITH YOUR TPA

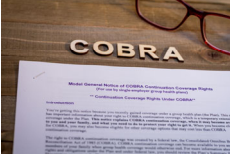
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OVERVIEW OF COBRA INTEGRATIONS

- The system will do the work to report employees that need a notice to the connected TPA
- Two files for reporting
 - Qualifying Event and DOL (Initial Notice)



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OVERVIEW OF CAFETERIA INTEGRATIONS

- Employees choose, eligibility is managed and sent!
- Available products
 - FSA, LPFSA, Dep. Care, Transit, Parking, HSA, HRA
- Eligibility Files
 - Employee Navigator sends employees that have elected, changed, or ended Cafeteria, HRA or HSA benefits to the TPA

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DEMO

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