



# HOW TO DRIVE EFFICIENCIES WITH A BENEFITS ADMINISTRATION TECHNOLOGY

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# PRESENTERS

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North Risk Partners



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VP of Sales & Partnership  
Employee Navigator



# 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

# 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



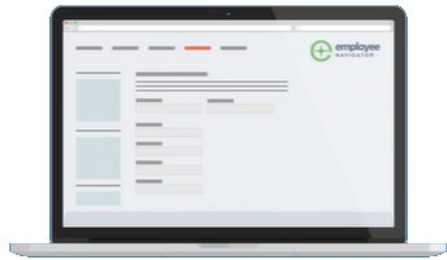
- **Enhanced transparency & communication**

- Clear information on costs and options
- Digital reminders



- **Issue resolution efficiency**

- Automated, real-time support



# 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!

# A PROVEN TRACK RECORD

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

# WE TAKE CONTROLLING YOUR DATA SERIOUSLY



SOC 2 Type II



HITRUST



HIPAA HITECH



GDPR (European Union)



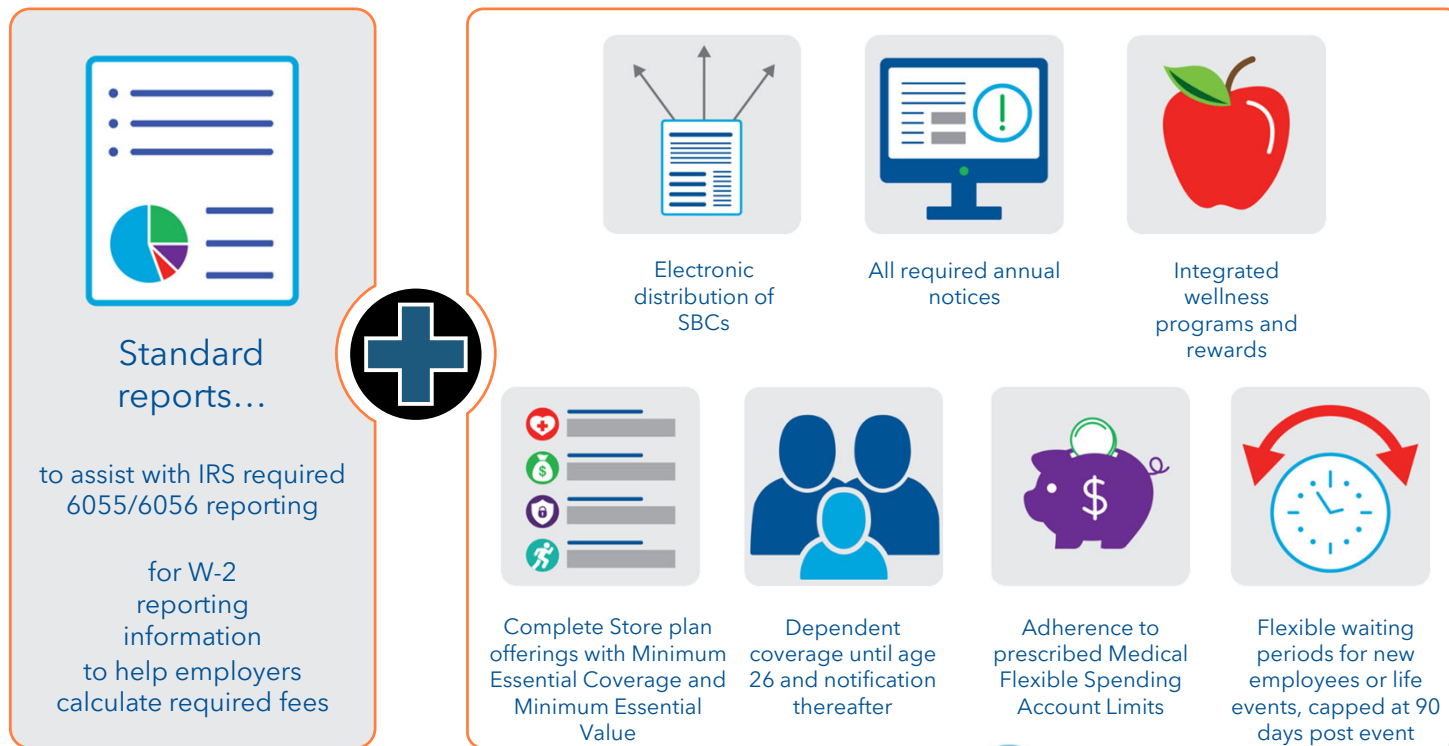
New York Regulations  
(the toughest in the US)

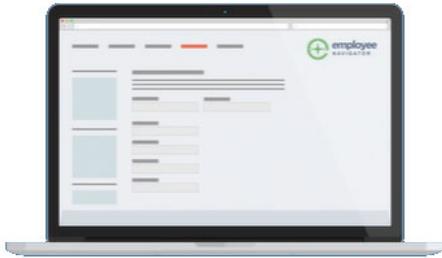


2 Factor Authentication

# MAINTAIN COMPLIANCE

SYSTEM CAPABILITIES HELP EMPLOYERS REMAIN COMPLIANT WITH GOVERNED REQUIREMENTS:





# INTEGRATIONS

# INTEGRATIONS

**We partner with the nation's leading insurance carriers, payroll companies and TPAs to deliver a connected digital experience for brokers and employers.**



### **Always in sync**

Integrations keep Employee Navigator and our 400+ partners in sync.



### **Simple Setup**

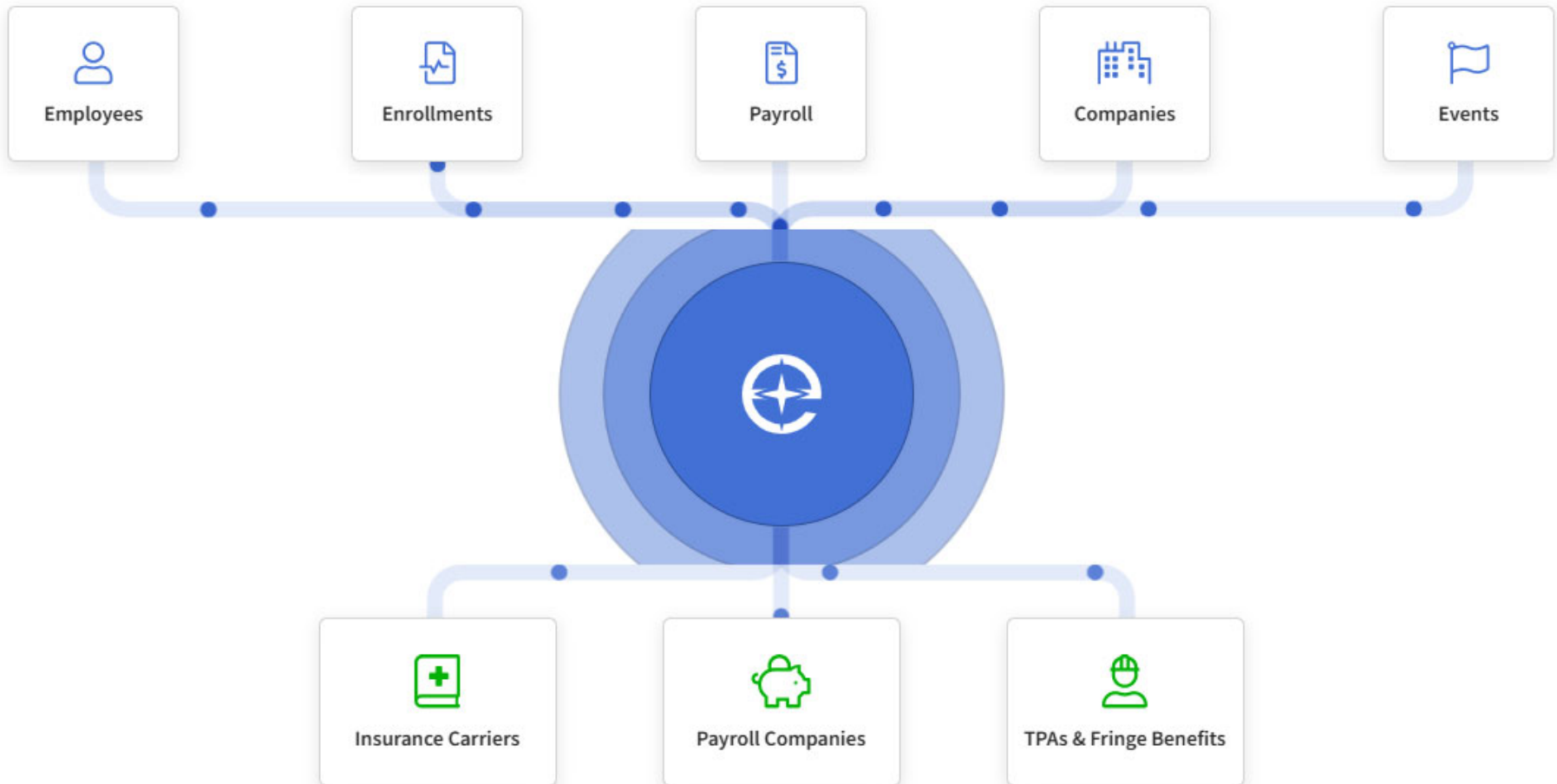
It's easier than ever to integrate with the partners you already use.



### **Single source of truth**

Managing data from disparate sources has never been simpler.

# INTEGRATIONS



# INTEGRATE WITH YOUR INSURANCE CARRIERS

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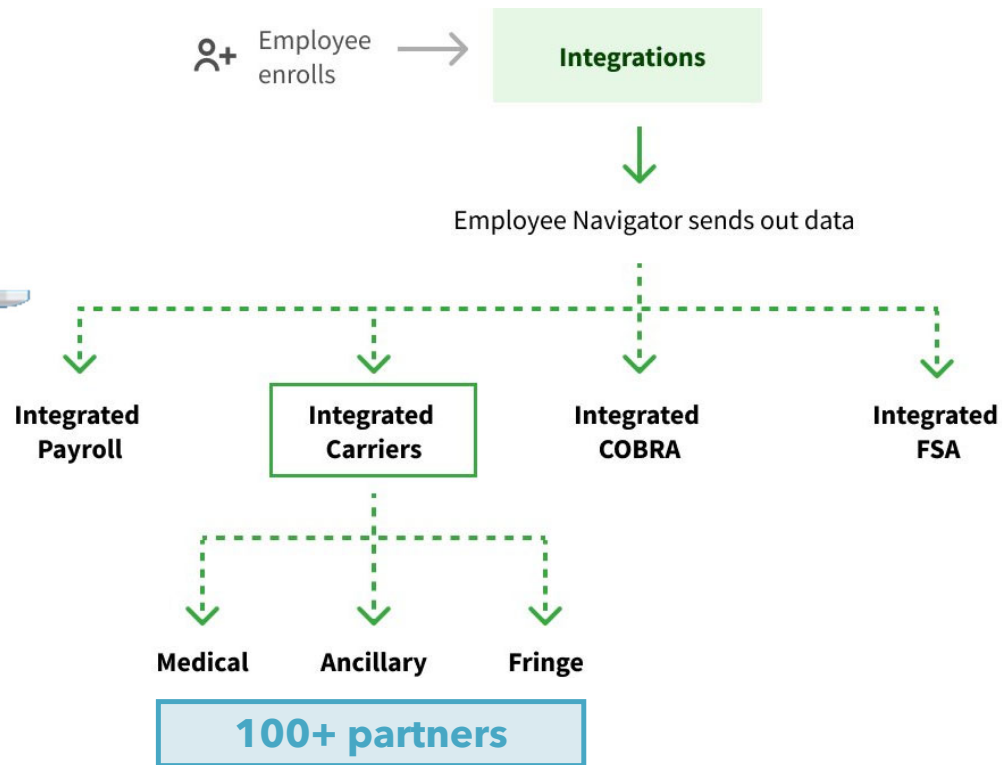
# PROBLEM: MANAGING CARRIER ENROLLMENTS ONE-BY-ONE

- 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.**



# WHAT HAPPENS WHEN YOU INTEGRATE?



# 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

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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.

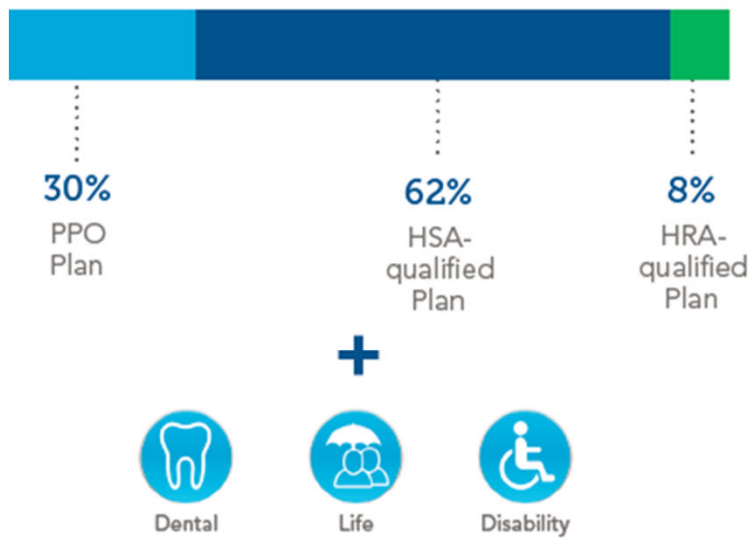


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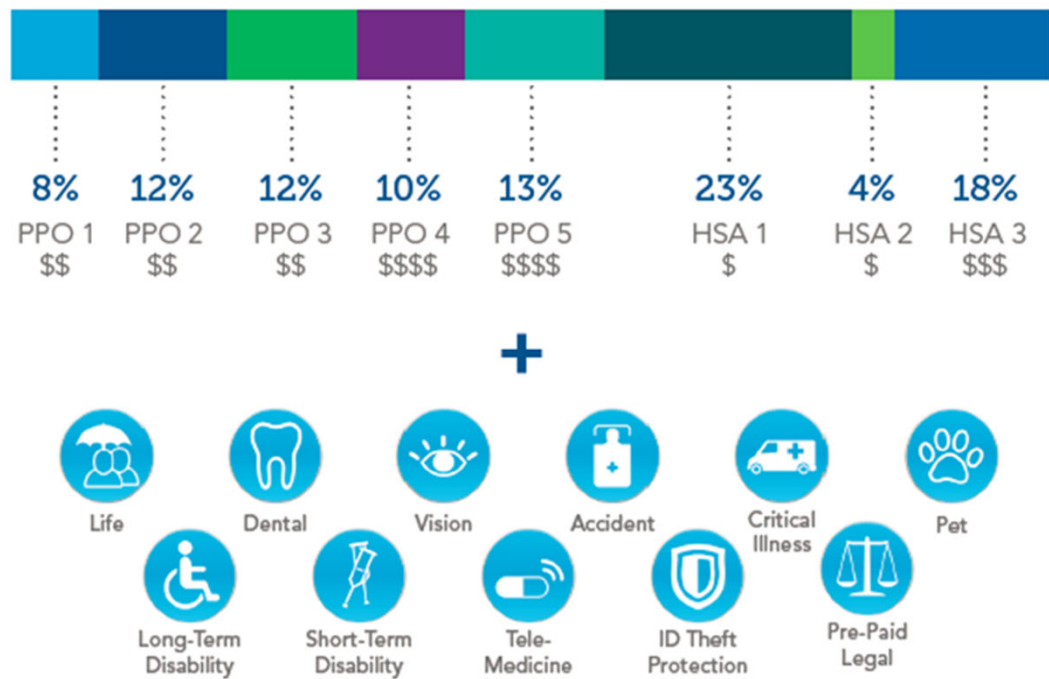


# WHAT DO THESE INTEGRATIONS DO?

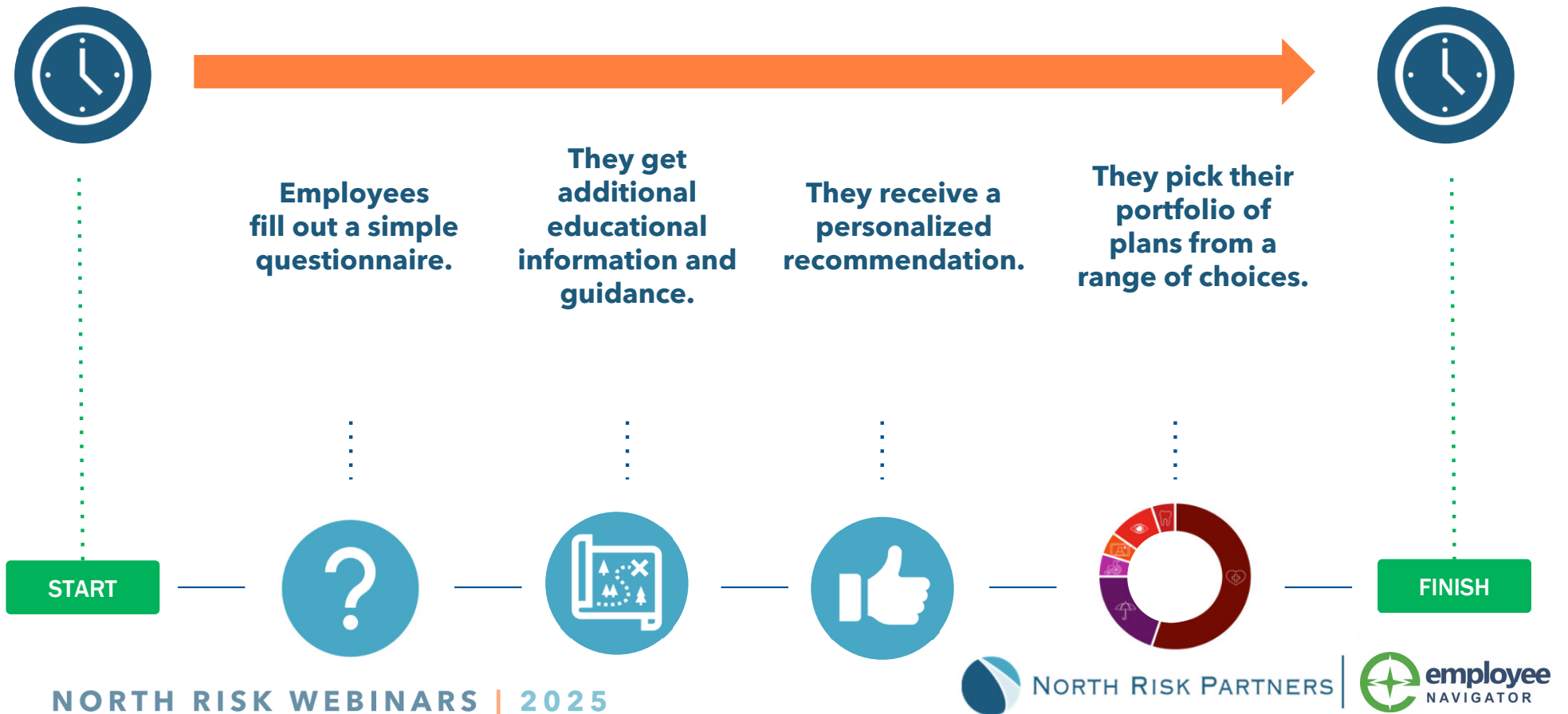
## BEFORE



## AFTER



# EMPOWER EMPLOYEES TO MAKE INFORMED DECISIONS- BASED ON THEIR NEEDS



# 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.

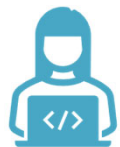


## **Offer more benefits**

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

# 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



# WHAT SSO MEANS FOR BENEFITS ADMINISTRATORS

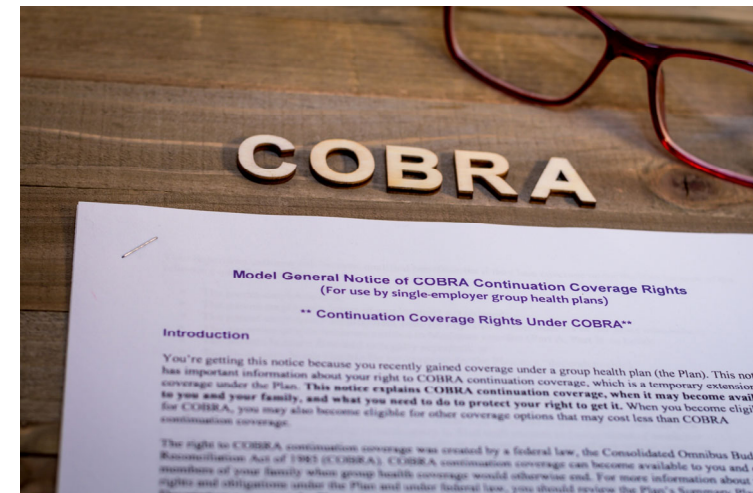
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- Centralized employee accounts
  - Easily established identity of an employee across multiple platforms
    - Beyond just Payroll to Employee Navigator in the future
- Improved security & reduced support overhead
  - One login & one account to disable 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

# INTEGRATE WITH YOUR TPA

# 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)



# 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

# DEMO

# Q&A

