



Welcome & transition overview





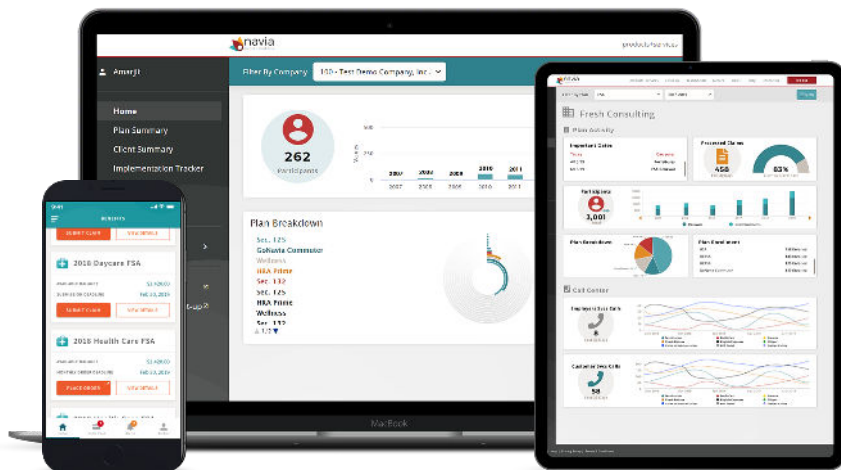
The new FlexBank/Navia partnership brings you a comprehensive benefits solution. You get the latest technology backed by the same great team.

New enhancements coming in August 2020

- Expanded capabilities and a better user experience for employers, brokers, and participants through the Navia web portals. Access, control, and download reports for your benefits plans through simple and intuitive websites.
- Additional plan types to help attract and retain employees, including commuter, wellness, telehealth, and enhanced compliance services.
- **An improved debit card experience through the Navia Benefits card, making it easier to purchase eligible healthcare goods, and services. The Navia Benefits card also enables convenience and compliance for Day Care FSA and Commuter Benefits participants. Debit cards can be ordered and issued to spouses/partners and adult dependents in their name, at no additional charge.**
- Access to COBRA information through online tools for both employers and qualified beneficiaries. Employers can download copies of all notices and letters from the COBRA portal. Enrolled beneficiaries can use their credit card to pay premiums, in addition to payment by ACH or check.
- Navia's COBRA platform and team work directly with insurance carriers to transmit eligibility, enrollments, terminations, and qualified changes, in many cases using EDI 834 files to improve processing times and accuracy. COBRA premiums can also be directly remitted to carriers.
- Multiple options to streamline claims adjudication and payment, including FlexConnect and ExpressClaims through the Navia portal or mobile app.
- Automated online renewal tool that allows you to renew, make changes, and add new plans quickly.
- Extended customer service hours from 8 a.m. to 8 p.m. for benefit accounts, and 10 a.m. to 8 p.m. for COBRA (Eastern Time Zone).
- Proprietary technology that is responsive to industry demands and changes.
- Robust security and service infrastructure, all fully compliant with HIPAA, PHI, and SOC II industry standards and requirements.

Smart technology for an enjoyable benefit experience

We know well-designed technology can make administering your benefits easier and improve employee satisfaction. Navia's proprietary technology works across all solutions to make your day easier and improve everyone's benefit experience.



Navia technology highlights

- Employer portal
- Participant portal
- Broker portal
- MyNavia mobile app
- Navia debit card
- Online plan renewal
- Reporting & analytics
- Security (SOC 2 Type 1 certification)
- Robust service infrastructure with daily reporting





Get your questions answered!

Sign up now! *June 9th / 2pm EST*

We know you'll have questions, so we are hosting a live Q&A webinar to give you the opportunity to ask any questions you have! We will begin by walking you through the transition process and then open it up for questions.

What you need to do

FlexBank and Navia have dedicated resources specifically to the transition to minimize the impact on you and your employees. Over the coming weeks, there are a handful of important actions to complete to ease your transition to the Navia platform. You will receive email communications throughout the process to remind you what needs to be done next. Below is a checklist of key activities with a timeline:

- Sign and return new contract
- Complete Direct Debit Authorization form
- Communicate transition instructions to participants (FlexBank and Navia can assist with communications as needed)

Transition timeline

- Employer action required
- Participant action required
- Indicates where you are in the process



More about Navia

An extension of your team

Navia is a full-service, consumer-directed benefits provider dedicated to building employer relationships that last for decades. We function as an extension of your team by providing industry-leading customer service, communications, and technology designed to make your job easier and your employees happy.

The company began in 1989 as Flex-Plan Services, and over the years has grown into one of the nation's premier benefit providers. We serve 4,000+ employers across all 50 states and offer solutions for any benefit strategy:



navia health

Make paying for health care easier

- Health FSA
- HRA
- HSA
- Direct Billing
- MEC
- Telehealth
- COBRA



navia life

Improve quality of life at work and at home

- Daycare FSA
- GoNavia
- Wellness
- Adoption
- Tuition



navia compliance

Stay compliant with the law and avoid costly fines

- ACA Reporting
- 5500s
- NDT
- ERISA
- POP
- Auditing

From our customers

"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

In a survey sent to 13K employers and 300K participants, Navia received an average score of **8 out of 10 for customer satisfaction**, which is **2X higher** than the industry average.

Questions?

We encourage you to bring your questions our [live webinar on June 9th](#) and we will be happy to make sure you get answers. In the mean time, feel free to call your FlexBank account manager if you need to talk with someone before the webinar.