



# Non-Discrimination Testing (NDT)

Protect your employees from tax consequences

## NDT

Non-Discrimination Testing, commonly referred to as NDT, is an annual test designed to ensure benefits remain pre-tax by determining whether highly compensated employees are disproportionately favored. Employers are responsible for ensuring their benefits are tested and corrective measures taken when necessary.

## 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

### Who Is Affected?

- Employers who offer the following plans:
  - Cafeteria Plans, FSAs
  - HRAs, MEC
  - Self-Insured Major Medical & Dental
  - Group Term Life Insurance
  - Long Term Disability, AD&D
- Ineligible Individuals

## Product features

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

- Compliance experts and technical advisers
- Risk and penalty mitigation
- Online account access
- Reduced workload
- Superior technology capabilities
- Management of documents, forms, and record keeping



Testing should be done 1 month prior to end of plan year



Navia performs 3 tests a year

## Navia NDT solutions

### Multiple tests per year

Navia performs up to three tests per year to ensure your plan stays tax-advantaged. If your plan is not compliant, Navia advisers will guide you on how to make sure your plan complies.

### Peace of mind

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