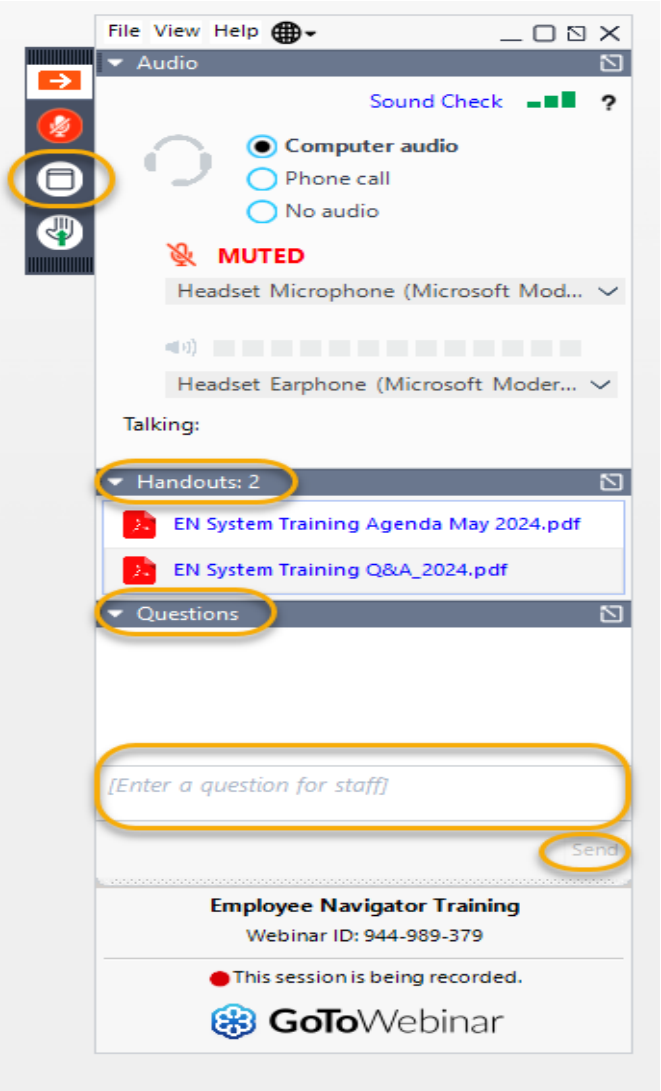
Employee Navigator
System Training

Day 2

Tips for using your panel tools to engage

- View in full screen
- The slide presentations and Q&A are available to download in the *Handouts* section
- All participants are in 'listen only' mode
- Use the *Questions* section to submit questions to our team
- Yes, this will be recorded! It will be posted in [2025 Employee Navigator Training for Ease Brokers]



Agenda

- **Day 1 Recap**
- **Setting up life and disability plans**
  - Build group and voluntary life and AD&D
  - Build group and voluntary disability plans
- **Setting up cafeteria and HSA plans**
  - Build one cafeteria plan
  - Build an HSA plan
- **Plan communication tools**
  - Adding plan documents

Day 1 Recap

- Created a new company, from scratch
- Built a payroll group and calendar
- Built a medical plan using the rate library
- Built a dental plan, from scratch

We covered a lot, but *don't worry – we're here to help!*

Setting up life and disability plans

Group Life and AD&D

- Group Life and AD&D can be built separately from each other, or combined
  - Check with your carrier which it should be!
- Supported in the Group Life and AD&D benefit:
  - Employee Primary Beneficiary assignment
  - Guaranteed Issue / Evidence of Insurability
    - Your carrier may be integrated for EOI
  - Dependent life
- Can differentiate benefit structure across class structure within one plan
  - No need to build more than one plan!
- The carrier will have rules that you need to confirm regarding rounding. Keep these somewhere for future reference as they are not group specific
- Auto enrollment is available for Group Life when:
  - Enrollment is required
  - There are no Guaranteed Issue rules
- Need more info?
  - Plan Setup: Group Life Insurance

Voluntary Life and AD&D

- Voluntary Life and AD&D can be built separately from each other, or combined
  - Check with your carrier which it should be!
- Supported in Voluntary Life and AD&D:
  - Employee Primary Beneficiary assignment
  - Employee, spouse and dependent benefits
  - Guaranteed Issue / Evidence of Insurability
  - Enrollment grace periods
- The carrier will have rules that you need to confirm regarding rounding, age reductions, age band changes, and more. Keep these somewhere for future reference as they are not group specific
- Need more info?
  - Plan Setup: Voluntary Life Model

Group Disability

- STD and LTD disability products available
- Can differentiate benefit structure across class structure within one plan
  - No need to build more than one plan!
- Auto enrollment is available when:
  - Enrollment is required
- Need more info?
  - Group Disability Plans

Voluntary Disability

- Can build STD or LTD
- Can build standalone voluntary disability or a buy up
- Offers Guaranteed Issue rules
- Need more info?
  - Voluntary Disability Plans

Setting Up Cafeteria and HSA Plans

Setting Up Cafeteria Plans

- Includes: FSA, Limited Purpose FSA, Dependent Care FSA, Parking, Transit, Private Insurance and Adoption Assistance
- Provide key details such as minimum and maximum elections, pro-rating, employer contributions, run-out periods, grace periods, and admin fees
- Limited Purpose FSA setup requires an HSA also be setup
- Need more info?
  - Plan Setup: FSA, Dependent Care, Limited Purpose, Parking & Transit

Setting Up an HSA Plan

- IRS annual maximums and over 55 catch up rules are hard coded
- Configure details including: if employee is allowed to decline, employer funding type, if medical enrollment is required, and if employees can contribute
- Funding types are crucial to get correct, and you can only have one employer funding type per plan
- Key notes:
  - Funding dates cannot be changed after enrollment
  - Contribution calculations vary by funding type
  - Lump sum and semi-annual plans have no proration
  - Do not recommend multi-year plans

- Need more info?
  - Plan Setup: HSA

Plan Communication Tools

Adding Documents

- Document dashboard
  - Shows all active documents
  - Can filter by status (active, inactive, or unassigned) or category (HR or plan-specific)

- Easy upload steps:
  - Add document → Assign to employees → Set HR/Plan Options → Activate → Save
- Plan Related Settings:
  - EOI, SBC, Show in Enrollment, Required
  - Link documents to specific benefits, carriers, plan types, or plans

- Need more info?
  - Managing Company Documents

Plan Communications

- Plan communications:
  - Available in the build communications or on the left navigation menu on the company Benefits tab
- Category overview:
  - Allows for text and/or video upload
  - Allows for separation of communication between current and open enrollments
- Need more info?
  - Benefits: Plan Communications
  - Adding Videos

Coming Up Next:

- Monday:
  - Configuring a company
  - Establishing plan rules
  - Setting up basic plans
- Tuesday:
  - Setting up life and disability plans
  - Setting up cafeteria and HSA plans
  - Plan communication tools
- Wednesday:
  - Testing the build
  - Adding employees and dependents to Employee Navigator
  - Enrollment management:
    - Manually
    - Integrations
- Thursday:
  - Renewing and hosting open enrollment
  - Daily HR management
  - Employee Navigator’s support resources

Q & A