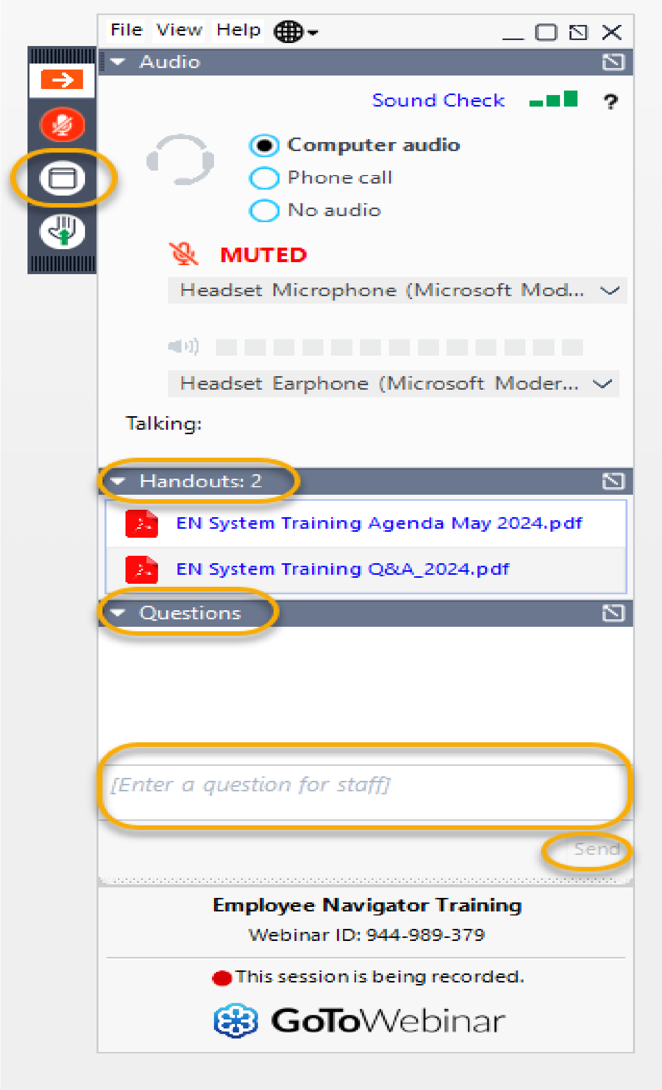
Employee Navigator System Training

Day 1

Tips for using your panel tools to engage

- View in full screen
- The slide presentations 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 [Employee Navigator Training for Ease Brokers]



Agenda

- **Welcome & Comments to Ease users**

- **Employee Navigator Resources**
  - Video Library
  - AI Assistant
  - Knowledge Base
  - Support Team

- **Configuring a company**
  - Add a company
  - Company profile
  - Class structure
  - Payroll groups

- **Establishing plan rules**
  - Plan eligibility rules
  - Default eligibility rules

- **Setting up basic plans**
  - Build a basic plan from scratch & from the rate library

Welcome & message to Ease users

We know some Ease users are frustrated about transitioning to Employee Navigator

- Our goal is to provide you with the best and most honest advice we can
- We have spent 15 years developing software and services to support brokers
- This training has been used with thousands of brokers, and you will benefit from that experience
- Trainings will run throughout 2026 to give Ease customers ample opportunity to learn Employee Navigator

We know some Ease users will not agree with this today but…

- We believe Employee Navigator is the more powerful long-term solutions for brokers
  - 600+ integrations to make your agency more efficient
  - More robust product that support a larger number of customers
- Our best-long term brokers have seen their agencies become more efficient and growth faster by leveraging Employee Navigator
  - We're excited to help get you there even though Ease and Employee Navigator
  - The biggest difference is that the systems are organized differently

Our team has worked hard to gain your trust

- Did not require brokers to upgrade to Employee Navigator too early and risk hurting your relationship with customers
- No change in Ease or Employee Navigator fees for the past 3 years
- Released migration tool to “ease” the transfer companies from Ease to Employee Navigator
  - 95% of groups are ready to migrate
  - 2 projects = 5%: Migrating multiple eligibilities for non-Medical/Supplemental benefits & plans that use different compensation types
- Followed through on developing critical parity features: 300+ features added to Employee Navigator

Lessons learned from brokers who have upgraded to Employee Navigator

- Make this 6-hour investment in learning Employee Navigator
    - Migration will be hard until you know your way around Employee Navigator's "neighborhood"
- Build a demo company; It's simple using the AI plan build tool
- Build a simple small group on Employee Navigator
- Start migrating with a small customer that you have control over
- Employee Navigator will provide a step-by-step migration guide, but your first goal should be to learn Employee Navigator, not how to migrate

Major operational differences between Ease and Employee Navigator

- No dummy SSNs
  - Employee SSNs are required if an enrollment exists
  - Dependent SSNs being required is an optional setting per company

- Ease staff would change employee records; Employee Navigator does not
  - EN is not a licensed representative and cannot assume the liability

- Tickets that Ease can't solve- we're just middleman, will be assigned to brokers
  - Date discrepancies for terms/hires
  - Missing required info such as hours or income for salary-based plans (Life and DI)
  - EOI discrepancies on amounts
  - Org structure discrepancies (class/division/dept) with the setup and or mapping

Major software differences between the two systems

- Ease permitted non-employees to sign forms on behalf of an employee or "by phone"
  - This is not permitted by federal regulations
- Dynamic classes are more scalable & feature rich on Employee Navigator
  - Reusable for other plans
  - Can be used across the application or other plans, contributions, documents, etc.
  - Only needs to be managed in 1 place
- Employee Navigator "sign" button includes POP plan language so there is no need for a separate plan

A reminder on training opportunities and Ease sunset dates

- Training opportunities
  - Migration tool training twice a month on Fridays

- Sunset phase 1: January 1, 2027
  - No new groups added to Ease
  - The "add company" action will be disabled in Ease
  - No change in service levels for existing groups after January 1st, 2027
    - Existing integrations remain active
    - Renewals can occur until 6/30/27
    - Customer access is unchanged

- Sunset phase 2: July 1, 2027
  - Read only access to historical data and run reports for brokers and HR
  - No employee access
  - Remaining companies will have integrations ended
  - Customer support will cease but all support tickets will be archived for reference purposes

Employee Navigator Resources

Focus on learning, we've got support covered

- AI Assistant: Answering 3,000+ questions a day
  - 98% accuracy
  - All AI responses are reviewed; source documents are updated daily
- New video library: 70+ 2-minute videos
- Knowledge base
- Lastly: our average answer time < 20 seconds

Demo

Configuring a Company

Adding a company

- **Three Options**
  - Add a company from scratch
  - Add from the library
  - Add from existing
- **What's required to add a company?**
  - Company name
  - Unique Identifier
  - State
  - SIC Code
  - Users

Company profile

- Brought to the company Settings tab immediately after the group is created
- It’s best to complete company level configuration *before* configuring plans
- Required fields are already complete, but you can (and should) add more info
- Need more info?: [Knowledge Base: Company Profile]

Payroll groups

- Set pay frequency for accurate per pay period cost display for employees

- Setting up a payroll group is required

- Setting up a payroll calendar is required, when:
  - Company offers plans that have IRS max limits or pro-rated employer
  - Employee pay frequencies are different than ee cost deductions
  - All benefits don't have the same pay deduction frequency
  - All employees assigned to the same class are not paid on the same pay frequency.
  - You have a PTO policy where accruals are based on pay date
  - You plan to integrate payroll with one of our connected partners

- Need more info? Payroll: Setup

Building Class structure

- Class Structure is optional — used when you need to group employees for eligibility, contributions, benefit differences, or administrative purposes (like billing or reporting)
- There are 8 primary categories that can be used to create the company structure
  - While each category can have variable identifiers, an employee can only be assigned 1 identifier at a time under each category
  - Categories are:
    - Classes
    - Departments
    - Divisions
    - Offices
    - Business Units
    - Dynamic Classes
    - Job Classifications
    - Geographic Areas
- Need more info? Company Setup: Class Structure

Demo

Establishing Plan Rules

Plan eligibility rules

- All plans require eligibility rules before turning it on for enrollment
- These rules determine which employees are eligible for a plan, what the new hire waiting periods are, and when coverage should end for terminated employees
  - Also include rehire rules, demographic change rules, and plan eligibility overrides
  - Dependent Care FSA, parking, and transit plans require employee change frequency, too
- Important Note: the system calculates an employee's hire date as day 0
- Need more info? Base Plan Setup: Eligibility Rules Tab

Default eligibility rules

- The Default Eligibility Rules tool is designed so users only need to configure eligibility rules once, then pull them into a plan with the click of a button

- Create standard or benefit specific rules
  - Use standard rules as your “all” benefit eligibility rules
  - Use benefit specific rules when there are variances in benefit types
  - When creating a plan, the system will apply any benefit specific default rules; however, if one doesn’t exist, the system will apply the standard rule

- Need more info? Default Eligibility Rules

Demo

Setting Up Basic Plans

Building Plans via AI

- Build a plan via AI Builder
  - Released for beta testing on 10/20/2025
  - Started from the same "Add a Plan" button in EN (Benefits page > Add a Plan > Add a Plan via AI)
  - Two ways to build via AI:
    - Build a specific benefit type (recommended)
      - This must be used for medical plan builds
    - Build multiple plans for a single carrier
- Need more info? [Building Plans with AI Plan Builder]

More On AI

- Why use AI?
  - Online enrollment has expanded access to voluntary benefits like life, critical illness, accident, and disability insurance – yet less than half of companies offer these companies
    - Why? Setting them up is complicated
      - Brokers are leaving over $500 million in commissions and $3.5 billion in premiums on the table in Employee Navigator, alone
- Build plans in just minutes
- Supports 96% of plans on our system, including medical, dental, vision, group life, and cafeteria
- Cuts implementation time by more than 80%, saving critical time during the busy open enrollment season

Using the rate library

- Allows you to create or renew small group medical plans using pre-populated carrier plan rate and benefit summary details
- Available for ACA or composite-rated plans that do not require underwriting, customized rates, or specific benefit services for a group or company
- This method saves time since much of the plan information is already filled in for you
- Need more info?
  - Rate Library: Simplifying Small Group ACA and Composite Rated Medical Plans

Building from scratch

- Basic plans include medical, dental, vision, and many more plan types
- Start with only a template of the benefit.
- All details about policy information, eligibility, and costs must be manually entered by the user.
- Used when you need to fully customize the plan or when the plan is not available in the Rate Library.

Demo

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