employee NAVIGATOR

TRAINING

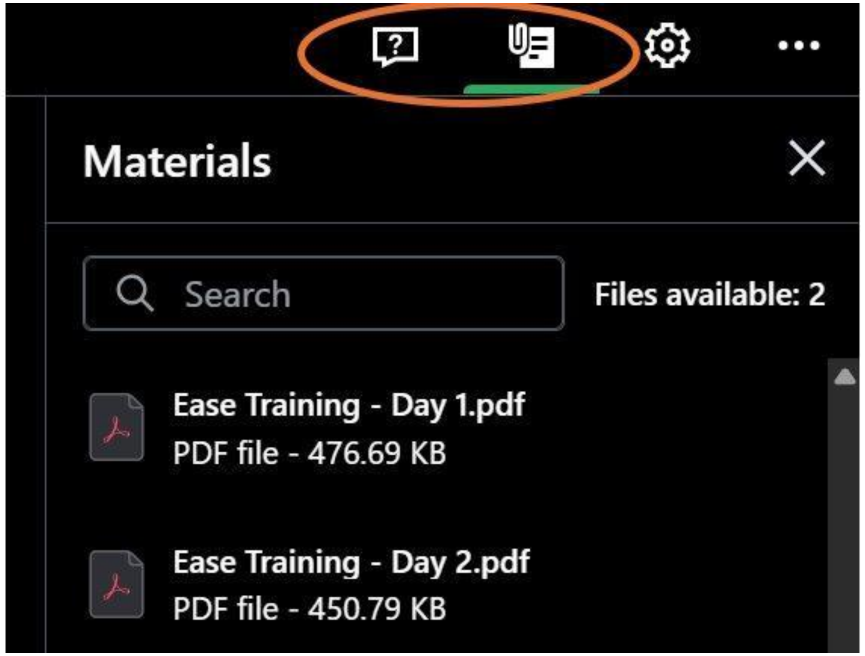
Employee Navigator System Training

Day 1

BEFORE WE BEGIN

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



Materials panel — download the handouts here

AGENDA

What we’ll cover today

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

SECTION 01

Welcome & message to Ease users

01

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

Our commitment to you

- 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…

Why Employee Navigator

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

Our team has worked hard to gain your trust

What we've done

- 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 a migration tool to "ease" the transfer of 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

1. Make this 6-hour investment in learning Employee Navigator — migration will be hard until you know your way around Employee Navigator’s “neighborhood”

2. Build a demo company; it’s simple using the AI plan build tool

3. Build a simple small group on Employee Navigator

4. Start migrating with a small customer that you have control over

5. 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

- No need for a separate plan

A reminder on training opportunities and Ease sunset dates

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
- 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

SECTION 02

Employee Navigator Resources

02

EMPLOYEE NAVIGATOR RESOURCES

Focus on learning, we've got support covered

AI Assistant

3,000+
questions answered a day

98%
accuracy

All AI responses are reviewed; source documents are updated daily

New Video Library

70+ 2-minute videos

Knowledge Base

Our average answer time is less than 20 seconds

EMPLOYEE NAVIGATOR RESOURCES

Demo

SECTION 03

Configuring a Company

03

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

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

$ Payroll Setup

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 contributions
- Employee pay frequencies are different than employee 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

Classes	**Departments**	**Divisions**	**Offices**
Business Units	**Dynamic Classes**	**Job Classifications**	**Geographic Areas**

Need more info? Company Setup: Class Structure

CONFIGURING A COMPANY

Demo

SECTION 04

Establishing Plan Rules

04

Plan eligibility rules

Eligibility Rules

- All plans require eligibility rules before turning on enrollment
- Important note: the system calculates an employee's hire date as day 0
- 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

Need more info? Base Plan Setup: Eligibility Rules Tab

Default eligibility rules

Default Eligibility Rules

- 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 applies any benefit specific default rules; if one doesn’t exist, it applies the standard rule

Need more info? Default Eligibility Rules

ESTABLISHING PLAN RULES

Demo

SECTION 05

Setting Up Basic Plans

05

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) — 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 benefits. Why? Setting them up is complicated.

$500M+

in commissions left on the table by brokers using Employee Navigator, alone

96%

of plans on our system are supported, including medical, dental, vision, group life, and cafeteria

80%+

reduction in implementation time, saving critical time during open enrollment

Brokers are also leaving $3.5 billion in premiums on the table, alone — and can build plans in just minutes with AI.

SETTING UP BASIC PLANS

Using the rate library

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

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

SETTING UP BASIC PLANS

Demo

LOOKING AHEAD

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 & via integrations

Thursday

- Renewing and hosting open enrollment
- Daily HR management
- Employee Navigator's support resources

Q & A