



**employee**  
NAVIGATOR



**UBA**

#EN20





# AGENDA

- **Introductions**
- **Employee Navigator Overview**
- **Modernizing the Employee Benefits Landscape**
- **The Opportunity for UBA**
- **Q&A**



# Introductions

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# EMPLOYEE NAVIGATOR OVERVIEW



# Who is Employee Navigator?



## Old Model (2008)

- Full-service model
- PEPM pricing
- Targeted groups over 100 lives



## New Model (2012)

- Broker self-service model
- Flat fee (\$8,000/ per agency)  
**20% Discount for UBA Agencies**
- Unlimited groups. Unlimited lives.  
Unlimited Users.



## Today (2020)

- 100+ Integrated partners
- 10 lives & 40K employers
- 2,000+ agencies
- 23B in Annual Premium



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# A little more about Employee Navigator

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- HQ in Bethesda, Maryland with 100+ employees (Frederick, MD & Salt Lake City)  
...and we are hiring!
- Contracts with the largest brokers in the U.S.
  - UBA
  - One Digital
  - Brown & Brown
  - Alera
  - Acrisure
  - HUB International
- We project adding 1.8 million employees in 2020
- Manage about 2.5% of group premium in the U.S.
  - \$351M      worksite
  - \$1.4B      dental & vision
  - \$1.3B      life & disability



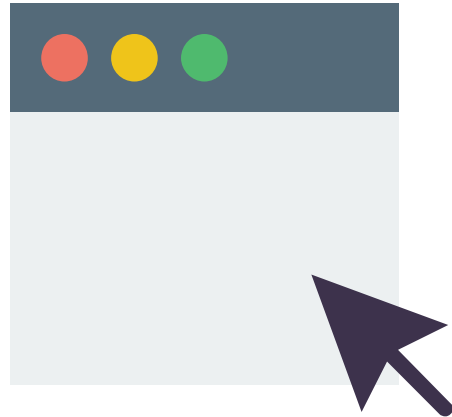


# Modernizing the Employee Benefits Landscape



# What Doesn't Work!

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Manual tasks don't scale for brokers:

- 834 EDI – cumbersome and geared for large groups
- Downloading & reformatting excel sheets
- Relying on email for notifications of changes
- Keying enrollment into carrier portals

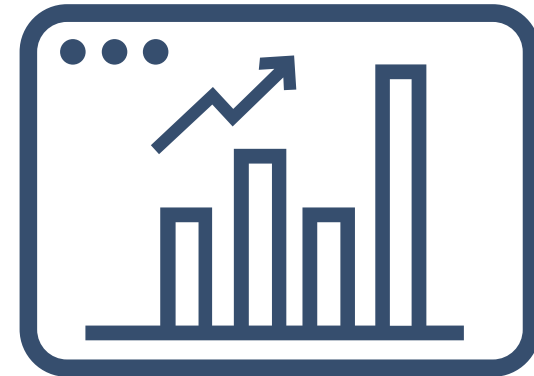
**Introducing Employee Navigator's Data Exchange**



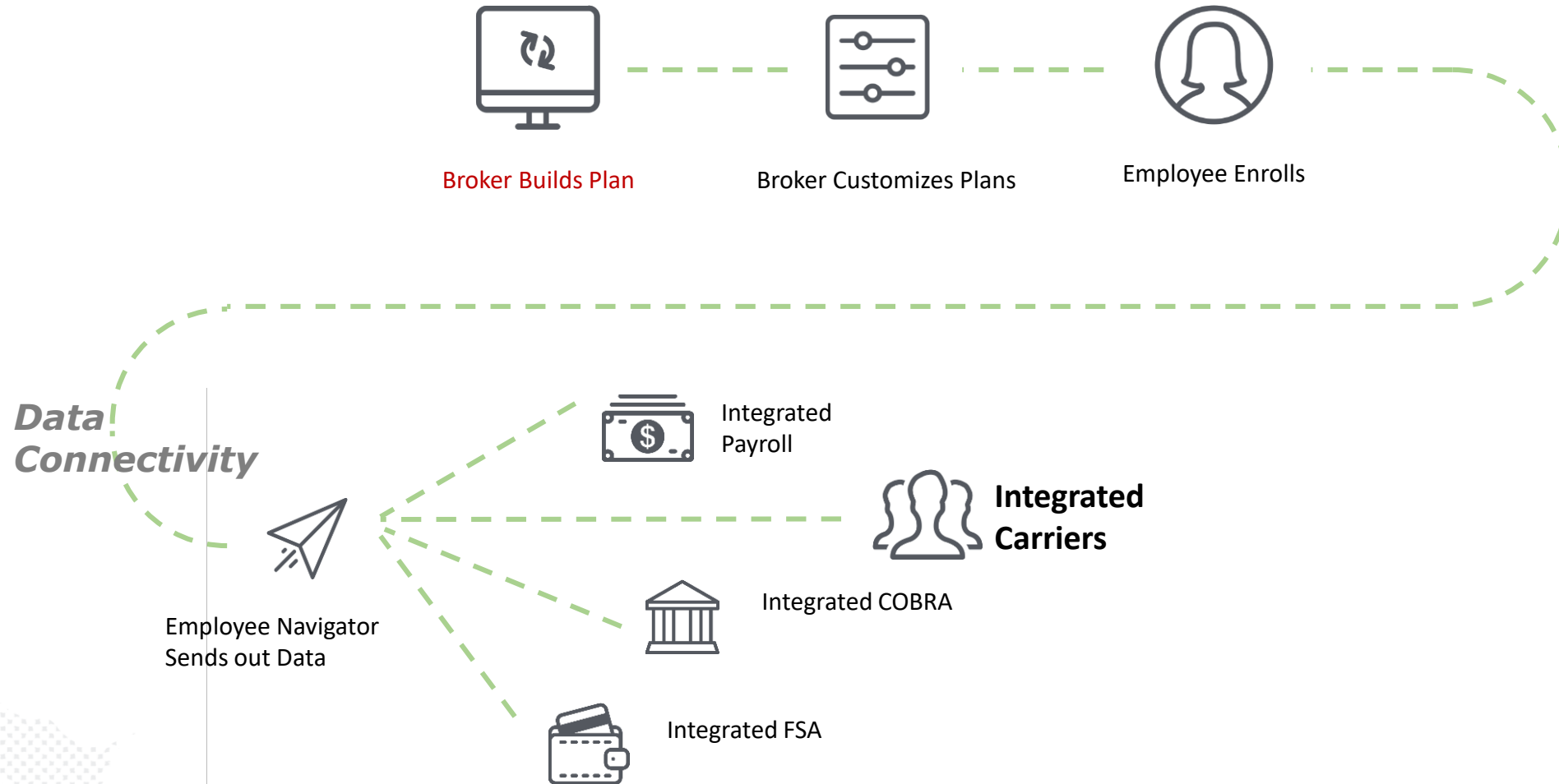
# What is our Carrier Data Exchange?

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- Carrier integrations so easy any agency can use it
- A single file that supports all carriers plans
- Multiple brokers & companies on a single file
- Automated weekly processing of enrollment
- Works for any group size
- It's free for brokers to use



# Making plan builds easier

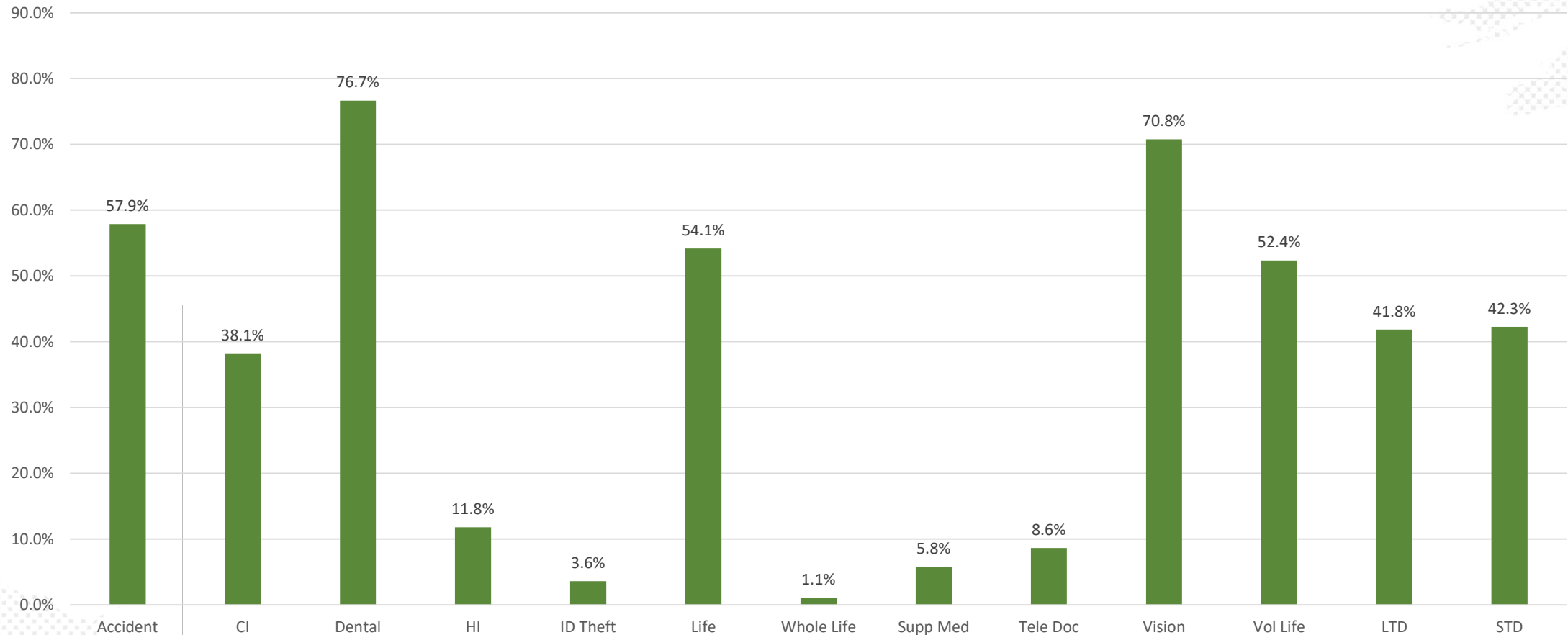


**OUR GOAL:**

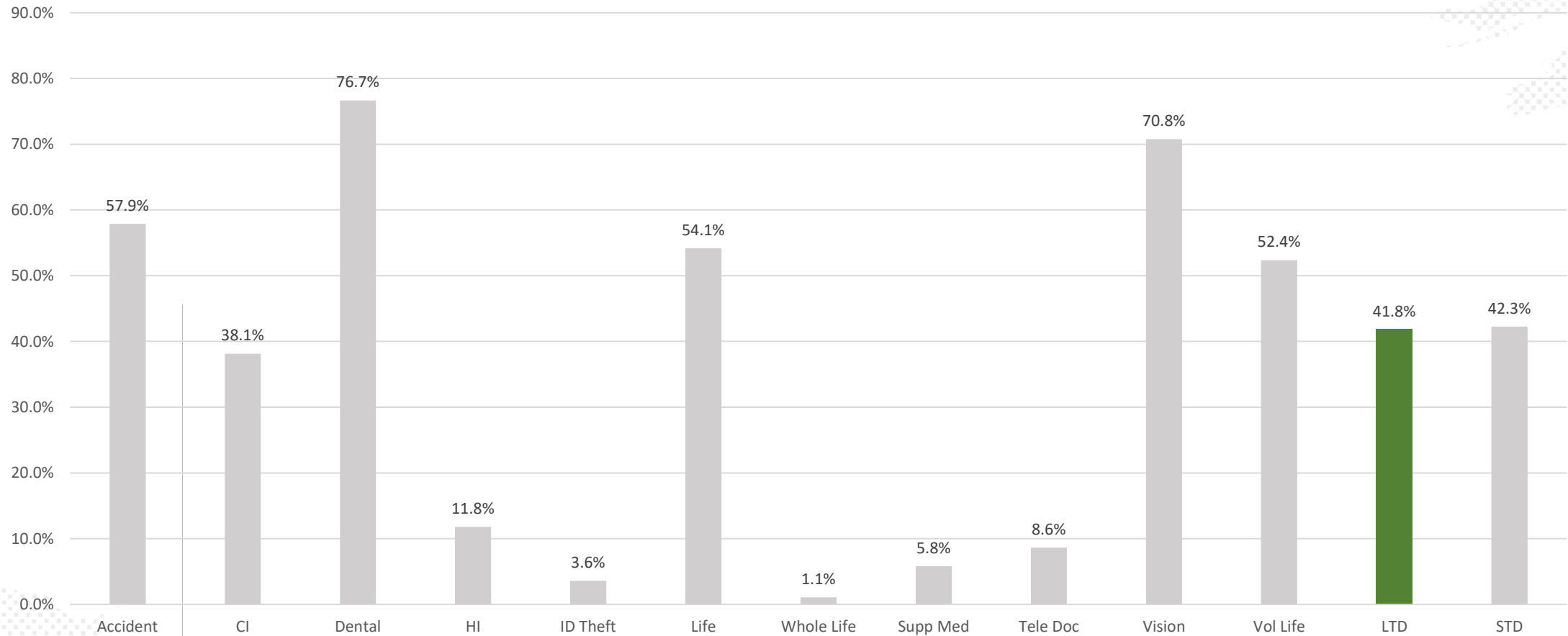
**Make Fortune 500 benefits  
available to everyone!**



# There is a huge commission opportunity by offering a comprehensive benefits package to every company



# Only 41% of groups are offered LTD



# Ancillary Benefits opportunity

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## Voluntary Life

- Employee not offered 1.8 Million
- Average Premium \$25.25
- Average Participation 31%
- **Voluntary Life Premium Opportunity \$171 Million**

## Dental

- Employee not offered 800,000
- Average Premium \$54.41
- Average Participation 55%
- **Dental Premium Opportunity \$288 Million**





# Worksite opportunity

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## Accident

- Employee not offered 2.2 Million
- Average Premium \$19.40
- Average Participation 21.5%
- **Accident Premium Opportunity \$110 Million**



# Offering Fortune 500 benefits to every company has not been scalable

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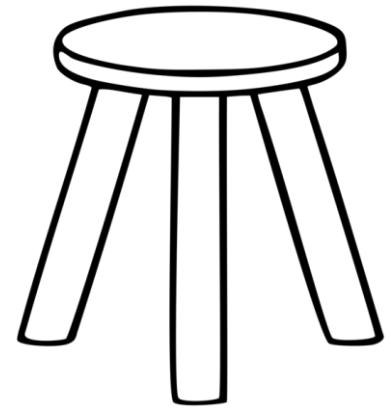
- **Expensive:** Offering an online enrollment system for every customer is expensive
- **Paper:** More benefits meant enrollment forms
- **Payroll Deductions:** HR can't manage lots of small deductions
- **Tradition Benefit Admin:** Getting enrollment data to carriers has been hard:
  - EDI Files
  - Excel
  - PDF



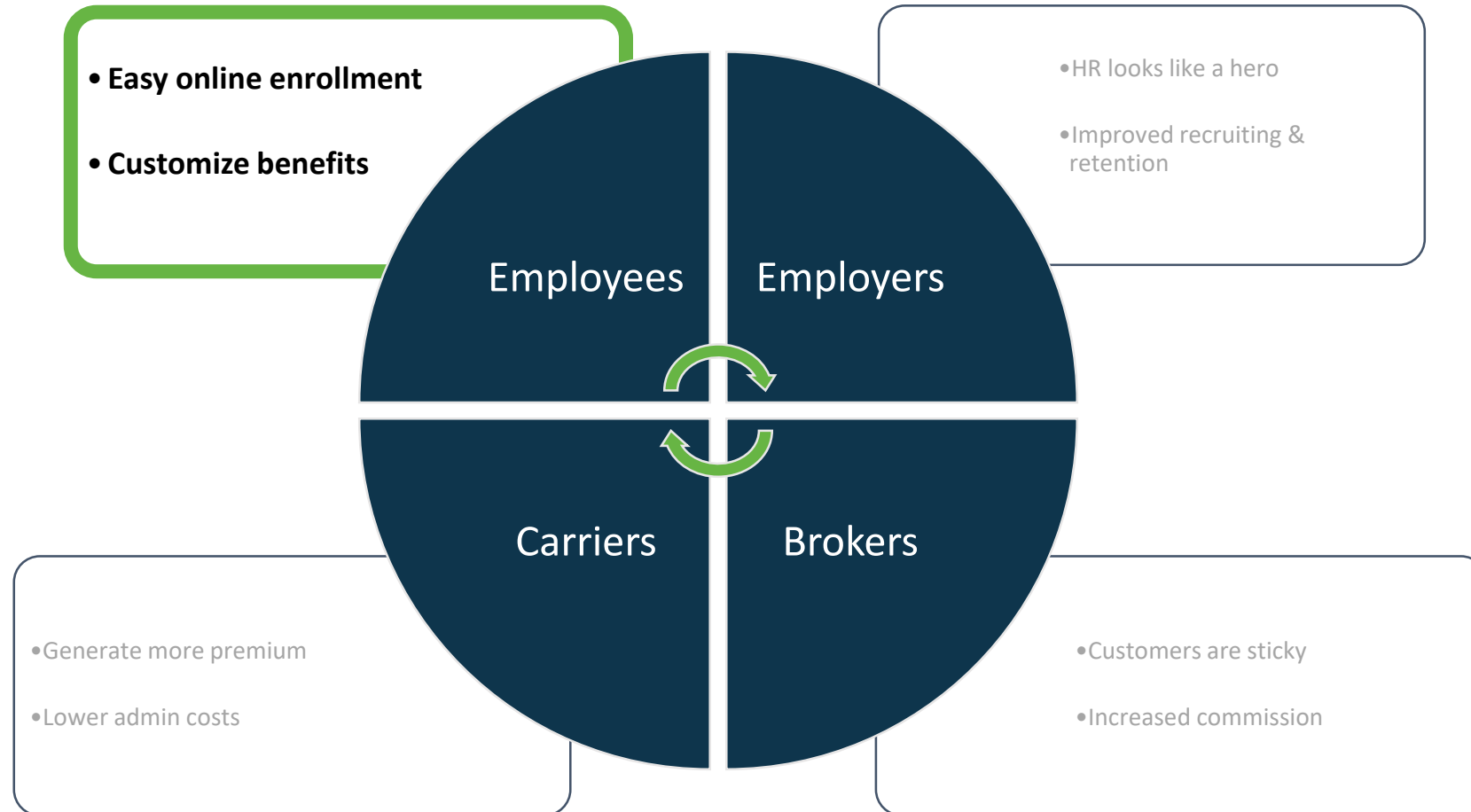
# We've been working for 10 years to tie the pieces together

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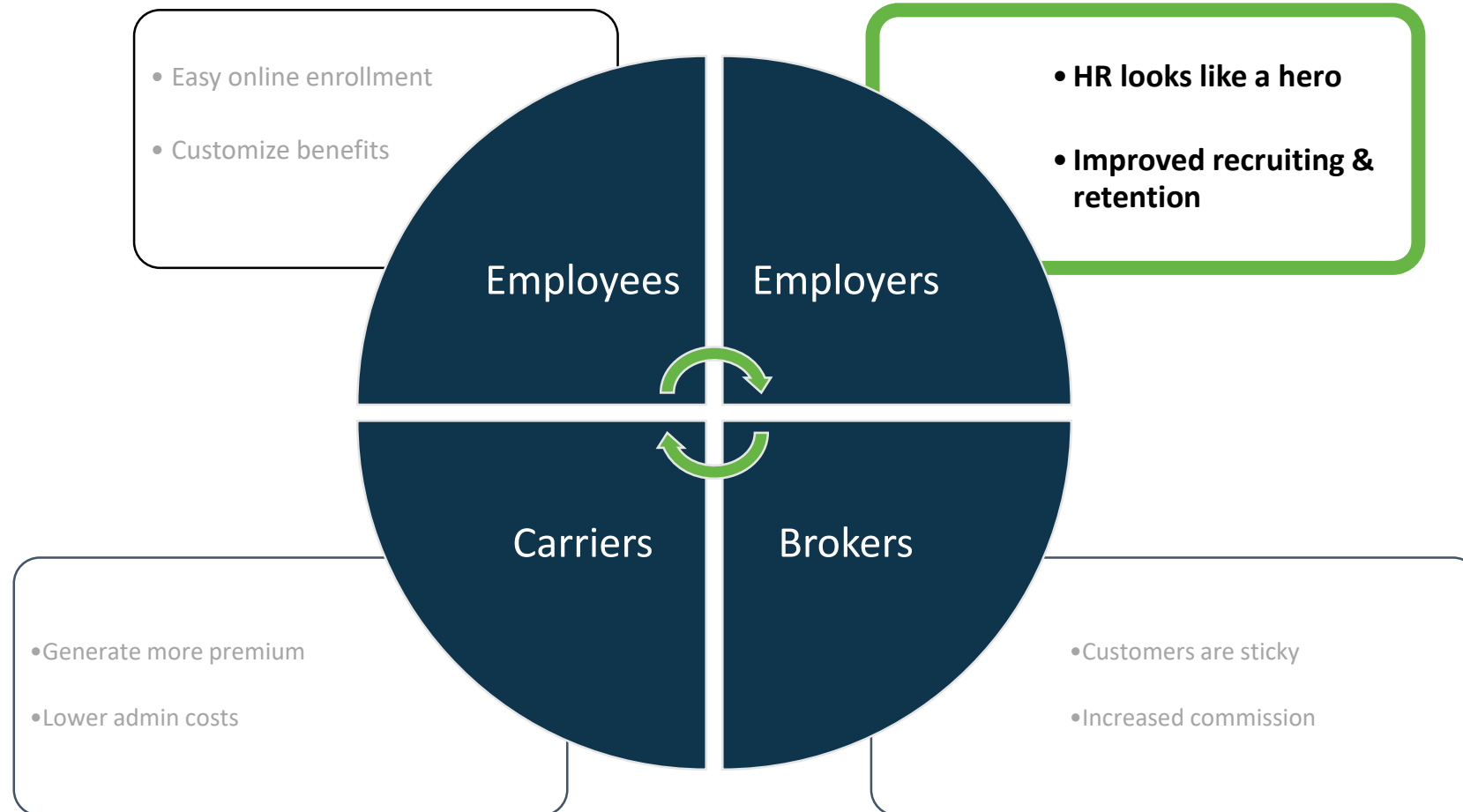
- Convert customers online with inexpensive online enrollment
  - Help brokers sell more lines of coverage
  - Fill in the gaps to drive more commissions
  - Make plan builds easier
- Develop modern carrier integrations
  - Reduce the administrative burden on brokers
- Develop payroll integrations
  - Needed to help employers manage smaller deductions



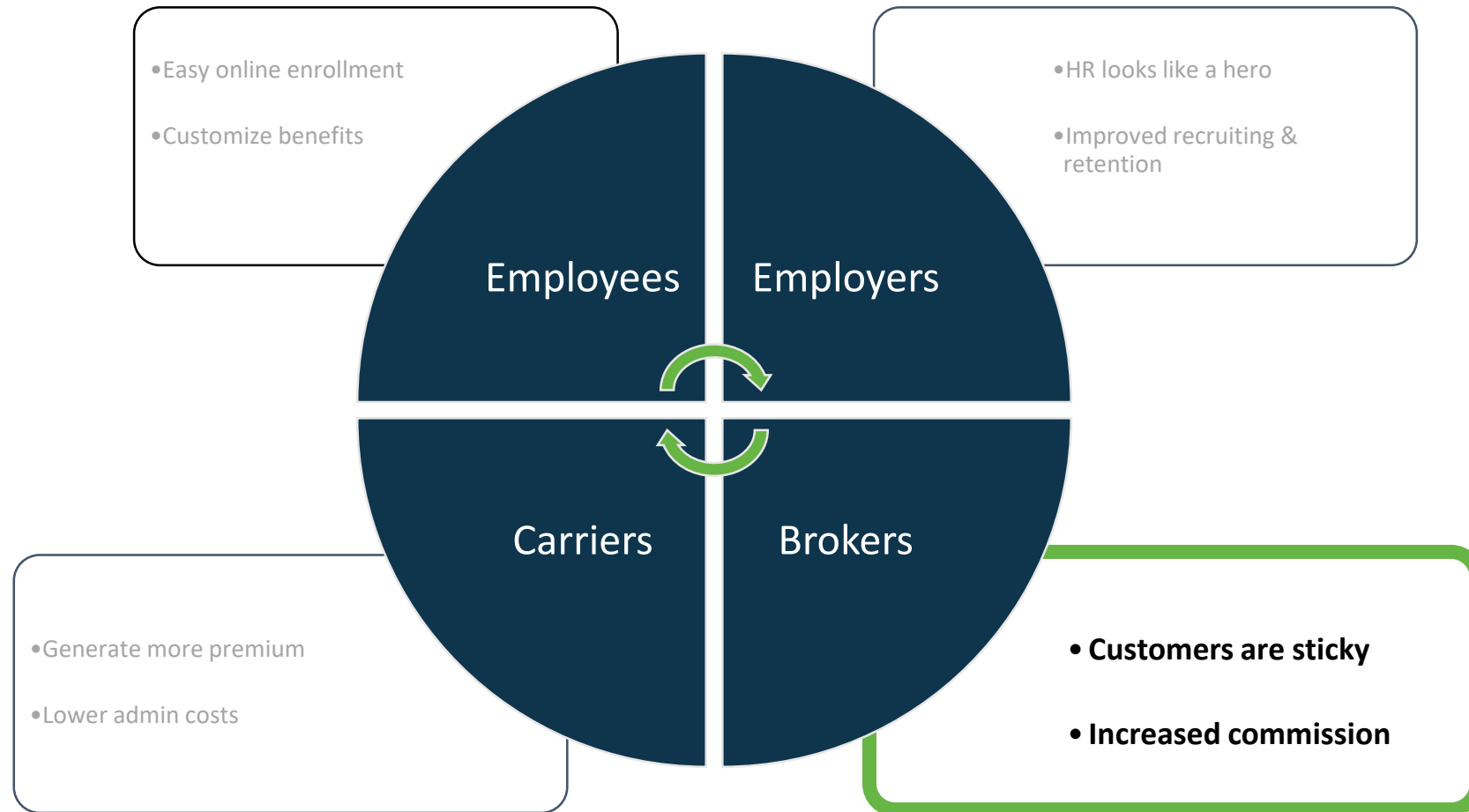
# Offering Fortune 500 benefits helps everyone



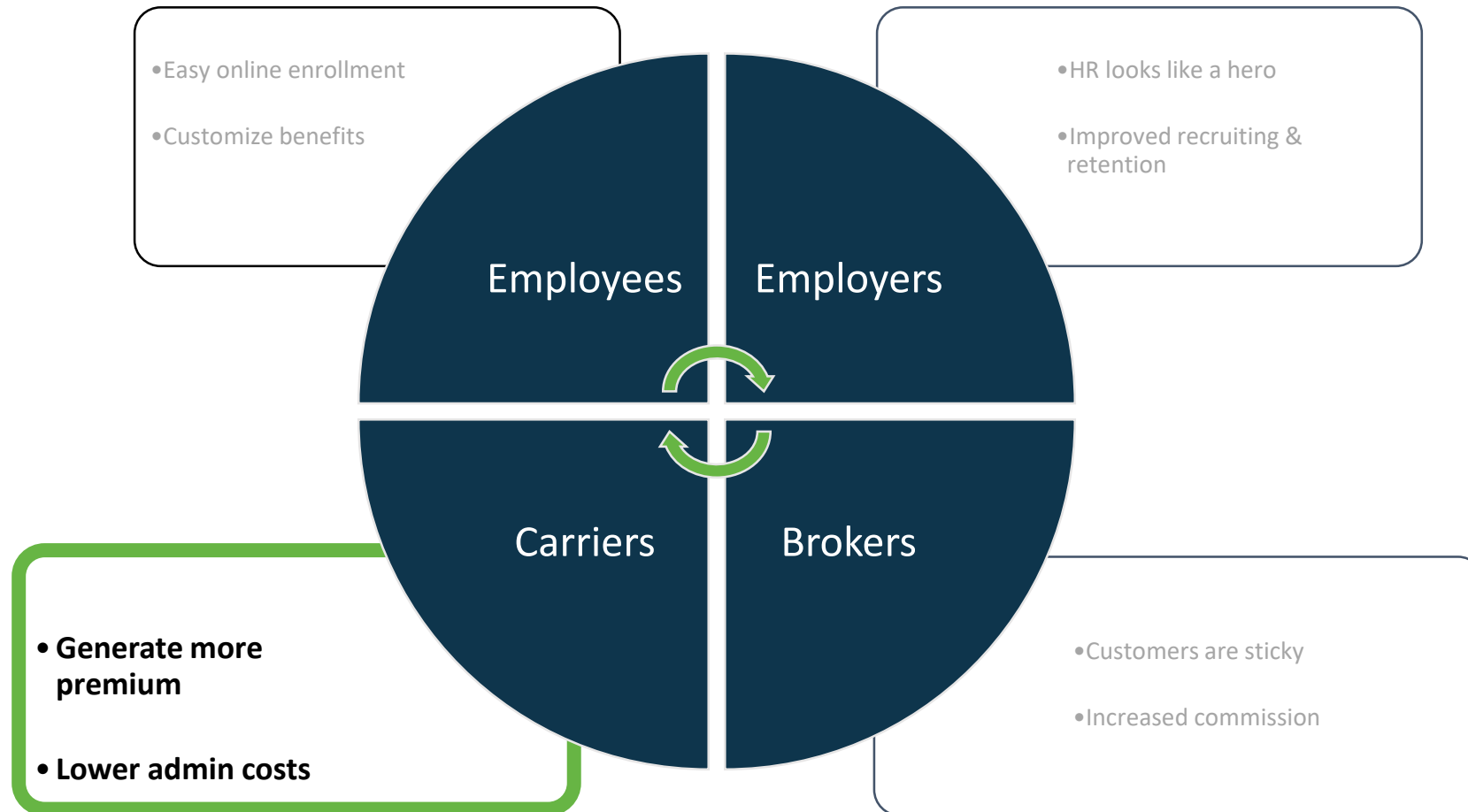
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**Security & Data Integrity  
are our **TOP** priorities.**





# Security Overview

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- SOC 2 Type II
- HITRUST
- HIPAA HITECH
- GDPR (European Union)
- New York Regulations (the toughest in the in U.S.)
- 2 Factor Authentication
  - Partners
  - Brokers
  - Employers & employees



**HITRUST**<sup>TM</sup>



# Data Integrity

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Ensuring your client data is accurate and does not “break” down the road is a top priority!

- “Employee Navigator is more complicated to set up”
  - Insurance policies can be complicated
  - If the system doesn’t support those complexities, the data will be inaccurate
- Address Validation
- PCP ID Validation





**QUESTIONS?**

