

iNavigator

**Marshall
& Sterling**
GROUP BENEFITS



Quality. Clarity. Control.

All-in-One HR and Benefits Solution

iNavigator

Manage all your HR needs in one convenient online platform—payroll, benefits, compliance and more!



Manage Your HR

- On/Off Boarding
- Tracking Employee's Salary, Certifications, Job History, etc.
- Performance Management
- Employee Communication
- Emergency/Dependent Contacts
- Electronic Personnel Records
- Total Compensation Statements



Compliance

- ACA Tracking & Reporting
- EEOC Information
- Paperless Audit Trail
- 5500 Report Facilitation
- Electronic Receipts & Signatures
- COBRA Management
- Orientation & Training Database and Video Library
- Custom Reports & Notifications



Benefits Administration

- Employee Self-Service Portal
- Online Enrollment
- Decision Support Tools
- Plan Comparisons
- Mobile Apps
- Online Education Videos
- Plan Summaries & Documents
- Pharmacy, Lab & Provider Directories

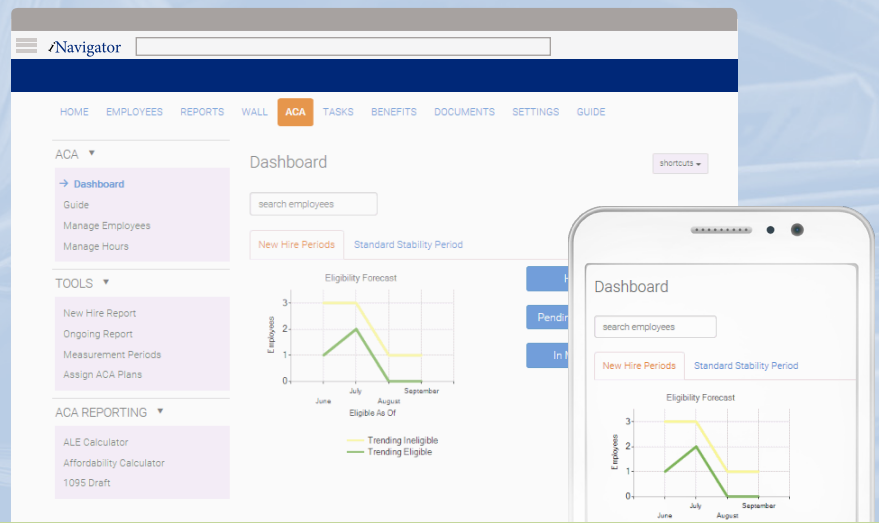


Enhanced Efficiency

- Manage interactions in one place
- Full payroll integration
- Replace paper forms & files
- Automatic updates
- Event based triggers & transaction logs
- Track & approve changes
- Defined contribution & consumerism focus

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Modernizing Made Easy



Why Choose iNavigator?

- Fully integrated payroll
- Get new hires onboarded and enrolled quickly and easily
- Compare and select plans
- Review coverage status for all employees
- Monitor employee enrollment status and deadlines
- Manage contribution levels
- Store and manage plan documents
- Track paid time off and vacations
- Manage employee asset assignments
- Easy-to-use mobile app
- State of the art security

Organized



Accessible



Paperless



Control



For Employees

- Easy access to HR information
- Intuitive benefit enrollment
- On-the-go mobile access
- Paperless on-boarding
- Employee self-service



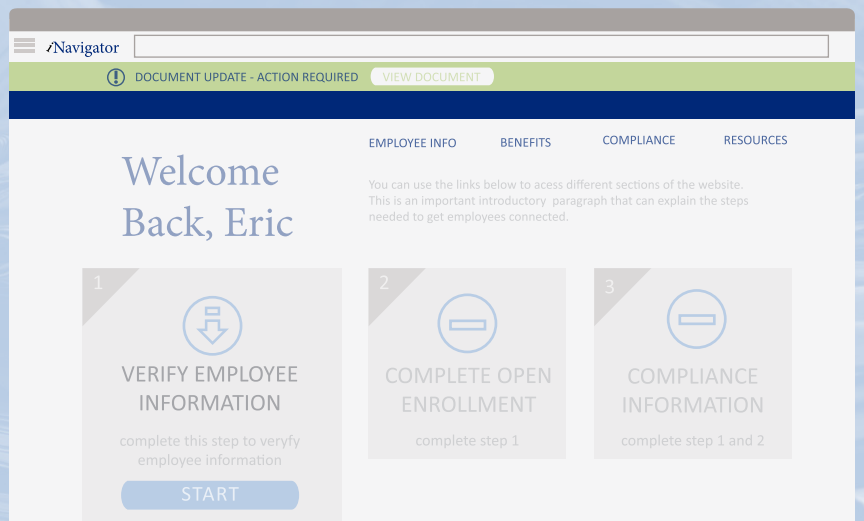
For Human Resources

- Improves Communications
- Gain instant access to your data
- Easy to use and manage
- Streamlines benefit shopping
- Modernizes employee management

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iNavigator Onboarding

Maximize your new hire's experience by eliminating the first day stack of paperwork.



Set up onboarding in minutes and put the rest on auto-pilot



- 1 EASILY COMPLETE NEW HIRE FORMS**
We made completing new hire forms painless for employees and HR.
- 2 COMPLIANCE SIMPLIFIED**
There's no shortage of policies employees need to sign off on; our digital file makes tracking them a walk in the park.
- 3 SAFETY & TRAINING MODERNIZED**
Modernize training, improve worksite safety and reduce workers comp costs.
- 4 PAPERLESS BENEFIT ELECTIONS**
Don't stop with onboarding, benefits can also be seamlessly managed online.

iNavigator's onboarding tools make it easy for HR to get new hires up and running without endless amounts of paperwork.

Delightful onboarding starts with superior software



Intuitive Self-Service



Customizable for Every Business



Comprehensive Audit Trail



Simple To Set-Up & Manage

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Get Mobile

Employee communication used to be difficult, not anymore!

iNavigator delivers critical information to employees when and where they need it most. Employees have instant mobile access to benefits and company information, including:

- Plan Summaries
- Plan Documents
- Provider Directories
- Pharmacy/Laboratory Location
- Rx information
- Employee Directories
- Company Forms & Resources - *and more!*



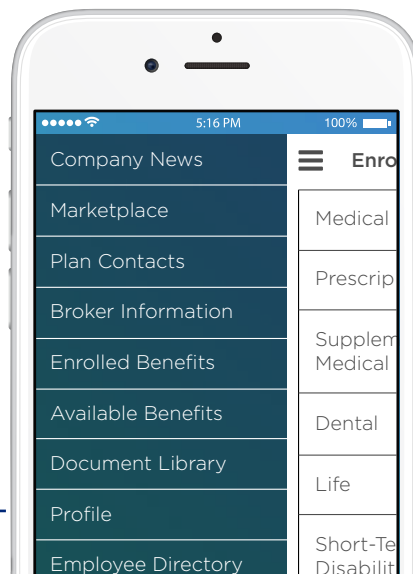
iNavigator

Getting started is easy via iNavigator's responsive mobile site or app!

iNavigator's responsive mobile site **automatically launches** when logging in from a mobile device

iNavigator's mobile optimization site **allows easy access** to benefits, time off requests, and compliance materials

Add the **mobile icon** to your homepage for even easier access!



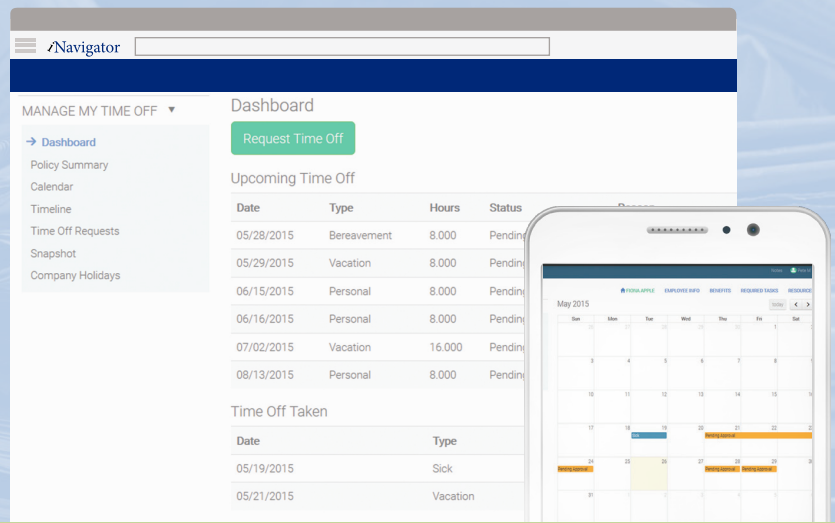
To use the mobile app, search "**Employee Navigator**" in the Apple or Google app store



Download our free mobile app

Enter the same **username** and **password** used to log into iNavigator

Welcome to Modern Time Off Tracking



Tired of using paper to submit and track PTO requests? iNavigator takes everything HR needs and puts it all in one place. iNavigator's PTO tool allows you to request, review and approve PTO without breaking a sweat.



Build the perfect PTO policy for your company

- HR and Manager approvals and permissions
- Approve requested PTO in a few easy clicks
- Customize company policy
- Configure company holidays
- Ensure accurate accruals
- Review your team's time off history



Employee Self-Service

- Request time off in seconds
- View available PTO
- View time off history
- View pending time off requests
- Keep track of company holidays

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Affordable Care Act Solution

Providing you peace of mind with our comprehensive technology solution for managing ACA requirements.

iNavigator ACA Compliance Dashboard



IRS FORM SUBMISSIONS

- 1095-C Printing & Mailing
- 1094-C Printing & Mailing



PENALTY RISK MANAGEMENT

- Eligibility Tracking
- Affordability Testing



EASY TO IMPLEMENT & MAINTAIN

- For All Payroll/Software Systems
- Standalone or HRIS Integrated



SMART & RESPONSIVE

- ACA-fluent Support
- Automatic Updates & Alerts

iNavigator

Marshall & Sterling saves your business time, money, and resources by providing the tools you need to work through the Employer Mandate and other Health Care Reform regulations.

Understanding Employer Whats & Whens



Annually

- Provide Form 1095-C to all ACA-defined full-time employees
- File 1094-C / 1095-C copies with IRS
- Determine ALE status



Monthly

- Calculate employee eligibility for offers of health coverage
- Track cost of the coverage offered
- Track affordability of offers



Continuously

- Track all employee hours of service
- Track employment and benefit data

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Evaluating needs. Delivering solutions.

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