

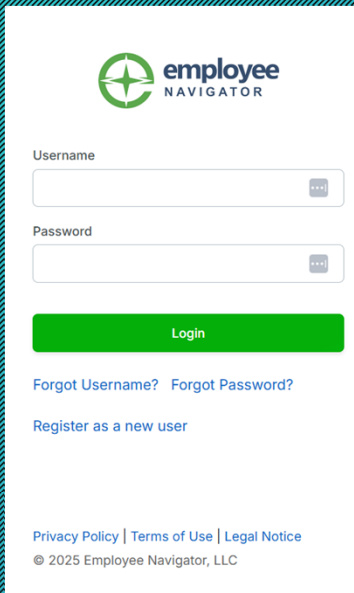


Testing Employee Navigator

Prepare for releasing the site to your employees!



Step 1: Logging In

The image shows a screenshot of the Employee Navigator login page. At the top left is the logo, which consists of a green circular icon with a white crosshair and the text "employee NAVIGATOR" to its right. Below the logo are two input fields: "Username" and "Password". Each field has a small eye icon on the right side to toggle visibility. Below the password field is a green "Login" button. Underneath the button are two links: "Forgot Username?" and "Forgot Password?". Below these links is a link that says "Register as a new user". At the bottom of the page, there are three links: "Privacy Policy", "Terms of Use", and "Legal Notice", followed by a copyright notice: "© 2025 Employee Navigator, LLC".

 employee NAVIGATOR

Username

Password

Login

[Forgot Username?](#) [Forgot Password?](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

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Go to www.EmployeeNavigator.com and click **Login**

- **Returning Users:** Login with the username and password you selected previously.
- If you forgot your password, contact your Inszone Insurance Account Manager to have it reset!

Step 2: Components of the OE Window

Welcome back, Love!

Employee last name, first name, or full SSN

Things to do Completed

Active Open Enrollment effective 01/01/2025

Review pending EOI

Open Enrollment Timeline

Effective Date
01/01/2025

Enrollment Period Starts
10/15/2025 12:00 AM

Enrollment Period Ends
10/30/2025 12:00 AM

Enrollment Period Time Zone
CST

Administration Ends
10/31/2025

Testing OE: When the OE plans, rates and documents have been setup and ready for you to test, an Open Enrollment event will be created.

Effective Date: Effective Date for the Open Enrollment Benefits

Enrollment Starts: Date, time and time zone that the Open Enrollment begins for employees. **Note:** Those with HR authority can access testing once the event has been created. Employees will not be able to enroll until the Enrollment Starts date.

Enrollment Ends: Date, time (Navigator uses the same time zone as Start Date) usually at 11:59 PM unless we are told otherwise that the employees can no longer enroll themselves online. **Administration Ends:** Date (typically thru midnight that day) that those with HR Admin authority can continue to use the Open Enrollment hyperlink from the Employee Management screen to Open Enroll employees.

Step 3: Review Demo Lives

Welcome back, Love!

Employee last name, first name, or full SSN

Things to do Completed

Review pending EOI 1

Quick Links [Customize](#)

Add Employee	Delete Dependents	Login Status Report
Enrollment Editor	Payroll Deductions Report	New Hire Enrollment Status
Import Employees and Enrollment	Manage Saved Report Templates	Newly Eligible Enrollment Status
Review Insurability Requests	New Hire Reports	Incomplete New Hires
Add Demo Employee	Send Bulk Welcome Email	Incomplete Newly Eligible
List Demo Employees	Send Newly Eligible Email	Bad Export Data
		Integrations Dashboard

Review the listing of Demo Lives which are used to validate that all permutations of your site are available to test.

If you wish to add additional Demo Lives please use the Add Demo Employee Hyperlink!

Step 4: Look Up Demo Life

Welcome back, Love!

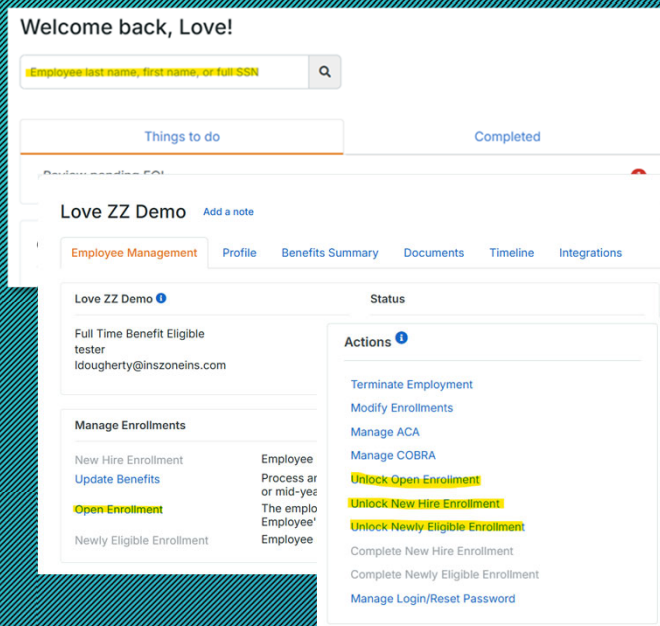
Things to do Completed

Review pending EOI 1

Quick Links Customize

Look up the first Demo Life by Last Name, First Name OR Full SSN using the search box on the top left of the **HOME** page.

Step 5: Impersonating Demo Life



- Look up the employee using the **Employee Search** on either the **Home** or **Employee** main tabs.
- On the **Employee Management** screen locate the **Manage Enrollments** box
- Inside the **Manage Enrollments** box, click **Open Enrollment**.

Tips:

- The **Manage Enrollments** box will display 0 days available both prior to AND after the enrollment window period during testing.
- You may need to click on **Unlock New Hire Enrollment** to open the enrollment (for up to 2 weeks) to enroll them *if it is after the Enrollment Ends date and before the Administration Ends Date*.
- After the **Open Enrollment** is technically closed (this occurs on the day before the effective date of the **Open Enrollment**) the **Unlock Open Enrollment** feature no longer functions.

Step 6: Handling New Hires AND OE

The screenshot displays the 'Love ZZ Demo' employee management interface. At the top, there's a navigation bar with tabs: 'Employee Management' (selected), 'Profile', 'Benefits Summary', 'Documents', 'Timeline', and 'Integrations'. Below this, the employee's name 'Love ZZ Demo' and a status icon are shown. The 'Status' section indicates that the employee is 'Full Time Benefit Eligible' and lists three completion checks: 'HRIS required fields complete', 'Benefits required fields complete', and 'EE-entered fields for enrollment complete', all marked with green checkmarks. The 'Manage Enrollments' section lists three options: 'New Hire Enrollment' (highlighted in yellow), 'Update Benefits', and 'Open Enrollment' (highlighted in yellow). Each option has a brief description: 'New Hire Enrollment' states 'HR has 57 days left to complete or make changes to new hire enrollment.'; 'Update Benefits' states 'Process an administrative correction or update benefits for a life event or mid-year contribution change to voluntary coverage (HSA/Parking). The employee has 207 days available to complete open enrollment. Employee's last day to enroll: 06/01/2026. [Unlock Open Enrollment](#) to extend the window.'; and 'Open Enrollment' states 'Employee is not eligible for any newly eligible benefits.' Below this, a 'Newly Eligible Enrollment' section is visible. At the bottom, a 'Hello, Love!' message states: 'Your new hire enrollment is complete. You can still make changes for the next 57 days. It's time for open enrollment. You have 207 days left to complete your elections.' To the right of this message, there are two buttons: 'New Hire Enrollment' (yellow) and 'Open Enrollment' (yellow). The 'New Hire Enrollment' button has a 'Complete' status and a 'Make changes' link. The 'Open Enrollment' button has an 'Incomplete' status and a 'Start' button.

- New Hires who have an **Effective Date of the Open Enrollment** will only be able to enroll during Open Enrollment. They will see both windows available to them during Open Enrollment.
- Your Open Enrollment approach determines the final new year elections for the employee:
 - **Active** = All Must Login To Enroll, Or Current Benefits Are Lost
 - **Passive** = Only Those Who Want To Change Have To Log In To Enroll
- New Hires effective on the OE Start Date have to log in and enroll in both available windows to select their Open Enrollment elections.

Step 7: New Hires effective AFTER OE

Love ZZ Demo [Add a note](#)

[Employee Management](#) [Profile](#) [Benefits Summary](#) [Documents](#) [Timeline](#) [Integrations](#)

Love ZZ Demo ⓘ **Status**

Full Time Benefit Eligible tester ldougherty@inszoneins.com	✓ HRIS required fields complete ✓ Benefits required fields complete ✓ EE-entered fields for enrollment complete
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Manage Enrollments

New Hire Enrollment Update Benefits	Employee is not eligible for any new hire benefits. Process an administrative correction or update benefits for a life event or mid-year contribution change to voluntary coverage (HSA/Parking). The employee has 5 days available to complete open enrollment. Employee's last day to enroll: 10/30/2025.
Open Enrollment	Employee is not eligible for any newly eligible benefits.
Newly Eligible Enrollment	

- New Hires that have a calculated effective date of benefits AFTER the Open Enrollment Effective Date - but during the Open Enrollment window - will make their choices in Open Enrollment window.
- Once Open Enrollment closes, New Hires will automatically transition to a New Hire window.
- During Open Enrollment, Employee Navigator:
 - Knows that these employees are New Hires
 - Will deliver the New Hire enrollment rules to these employees accordingly
 - Will 'effective date' the New Hire enrollment correctly *even if their calculated effective date is AFTER the OE effective date!*
 - Reports the enrollment via the Open Enrollment reports
- This impacts all plans, however is mainly noticeable on Guarantee Issue plan designs!

Step 8: Impersonation Information

The screenshot shows the 'Love ZZ Demo' HR system interface. At the top, there's a header with 'Love ZZ Demo' and a link 'Add a note'. Below the header is a navigation bar with tabs: 'Employee Management' (selected), 'Profile', 'Benefits Summary', 'Documents', 'Timeline', and 'Integrations'. The main content area is divided into two sections. The top section, titled 'Love ZZ Demo', shows the employee's status: 'Full Time Benefit Eligible', 'tester', and 'ldougherty@inszoneins.com'. To the right, under 'Status', there are three green checkmarks indicating that 'HRIS required fields complete', 'Benefits required fields complete', and 'EE-entered fields for enrollment complete'. The bottom section, titled 'Manage Enrollments', lists four options: 'New Hire Enrollment', 'Update Benefits', 'Open Enrollment' (highlighted in yellow), and 'Newly Eligible Enrollment'. To the right of these options, there are three lines of text: 'Employee is not eligible for any new hire benefits.', 'Process an administrative correction or update benefits for a life event or mid-year contribution change to voluntary coverage (HSA/Parking). The employee has 5 days available to complete open enrollment. Employee's last day to enroll: 10/30/2025.', and 'Employee is not eligible for any newly eligible benefits.'

- Click on the Open Enrollment hyperlink.
- You are now ‘impersonating’ the employee and temporarily giving up a portion of your HR Admin Authority on the site.
- You are subject to the same Navigation rules and plan design delivery rules that the employee can view when they log in to enroll.
- Content on the pages, plans, rates, and documents is all specific to what the employee will see during their enrollment - this is what your testing should include!
- All elections made are stored in the employee record and tagged with your name in the Employee Timeline. *This is how you can tell who made the actual election for the employee and is great for troubleshooting!*

Step 9: Helpful Testing Hints!

The screenshot shows a web interface for selecting a medical plan. It includes a 'Medical' section with an 'Important Note' about configurability. Below this, there are buttons for 'Save & continue' and 'Don't want this benefit?'. A section titled 'Who am I enrolling?' allows selection of 'Myself' or 'Spouse ZZ Demo (Spouse)'. Another section 'Which plan do I want?' displays the '2026 Anthem HSA Medical Plan' with a cost of \$201.62 and an effective date of 02/01/26. A 'Compare' button is visible. A 'Plan Comparison' table is shown, comparing the current plan with two others. A red arrow points to the '2026 Anthem HSA HMO 03/26' plan. A 'Choose a reason for declining this benefit' dialog box is open, listing various reasons for declining a benefit, with 'Not Interested' and 'Employee has other coverage' highlighted.

Medical

Important Note: The text in this box is configurable! Use it to explain choices and/or changes. Additionally, links to external video's can be placed here!

Save & continue >

Don't want this benefit?

Who am I enrolling?

Myself
Spouse ZZ Demo (Spouse)

Which plan do I want?

2026 Anthem HSA Medical Plan

\$201.62
Cost per pay
Employee

Effective on 02/01/26

Compare

Plan Comparison

Coverage Level	2026 Anthem HSA Medical Plan	2026 Anthem HSA HMO 03/26	2026 Anthem Platinum HMO 03/26
Employee	\$201.62	\$201.62	\$164.97
Employee + Spouse	\$423.40	\$423.40	\$373.42
Employee + Child	\$462.91	\$462.91	
Employee + Family	\$584.69	\$584.69	

Above rates do not include riders

Choose a reason for declining this benefit

- ☐ Covered under spouse's plan
- ☐ Covered under parent/guardian's plan
- ☐ Covered under Medicare and/or Medicaid
- ☐ Covered under individual plan
- ☐ Covered under Tricare
- ☐ Covered under another employer's plan
- ☐ Covered under retiree plan
- ☐ Cost
- ☐ Not Interested
- ☒ Employee has other coverage
- ☐ Other

Cancel Apply

- Check the plan offerings, costs, benefit highlights and the Effective Date to validate both are correct for the Demo Life
- Click on Compare! You will be able to validate the per pay costs for all the plans and coverage levels *at the same time!*
- View the Helpful Resources area! You will be able to confirm that the right documents have been loaded to the site and are visible to the right employees making benefit selections during Open Enrollment.
- If you select 'Don't want this benefit?' note that there are 2 reasons that DO NOT APPEAR to the employee! You are only seeing them because you are an HR level impersonating the employee and have HR access.
- Employees DO NOT have the option to 'backdate the election'.

Step 10: If you have a Health Savings Account

The screenshot shows a web interface for a Health Savings Account. At the top, the title 'Health Savings Account' is displayed. Below it, the status 'Unable to enroll' is shown, followed by a message: 'You enrolled in a medical plan that does not allow enrollment in this benefit. To be eligible you must enroll in a supported medical plan.' A green 'Continue' button is located at the bottom right of this section. Below the message box, a progress bar indicates 'Progress: 5 of 11'. A 'View steps' link with a dropdown arrow is positioned to the right of the progress bar. A list of steps follows: 1. Personal Information (checked), 2. Address (checked), 3. Dependent Information (checked), 4. Medical (checked), 5. Health Savings Account (active, indicated by a right-pointing arrow), 6. Accident (not checked), and 7. Dental (not checked).

- If you have a High Deductible medical plan AND a Health Savings Account and the Health Savings Account (or HSA) is only available to employees that elect the High Deductible medical plan, the screen you see here is **NOT AN ERROR!**
- Employee Navigator is telling your employees that they have elected a medical benefit that does not allow an HSA and that they would have to elect a different medical plan in order to participate in the Health Savings Account.
- Remember that you or your employees always have the **View Steps** function available to you to go back to the Medical election and change the selection!

Step 11: Beneficiary Assignment

Primary Beneficiaries

[Add a beneficiary +](#)

	Name	DOB	Sex	Relationship	Allocation %	
Edit	Spouse ZZ Demo	09/10/1974	M	Spouse	100.00	remove

Contingent Beneficiaries

[Add a beneficiary +](#)

[Continue](#)

- Navigator can be setup to Require a beneficiary or set them to Optional.
- If required, the Primary Beneficiary **MUST** equal 100% between all Primary Beneficiaries entered.
- The Contingent Beneficiary is never required *unless one individual or entity is entered*. If at least one individual or entity is entered, the Contingent Beneficiary total must equal 100% between all Contingent Beneficiaries entered.

Step 12: Plan Type Presentation

HR Sign Date - 11/04/25

HR Must sign on employee's behalf

11/04/25

Select your benefit

Myself

\$0

Slide to select →

Effective Date	02/01/2026
Requested benefit	\$0
Requested per pay cost	\$0
Guaranteed Issue ⓘ	\$150,000

- On the following Plan Types:
 - Voluntary Life
 - Voluntary AD&D
 - Critical Illness
- Disregard the HR Sign Date. This is NOT a box that is visible to the employee. This is to be used only by HR during ongoing enrollments, where the HR Admin is making elections for the above benefits on behalf of the employee.

Step 13: Evidence of Insurability

Select your benefit

Buy Guaranteed Issue Buy Maximum Amount

Myself

\$190,000

Slide to select →

Effective Date	02/01/2026
Requested benefit	\$190,000
Requested per pay cost	\$77.26
Guaranteed Issue	\$150,000
Approved benefit	\$150,000
Approved per pay cost	\$60.99
Pending review of health history	\$40,000

Health Questions Needed for 2026 Principal Life Voluntary Term Life Insurance

Your requested benefit amount requires completing a set of health questions known as an Evidence of Insurability (EOI). Your HR or Benefits team will need to provide this form to you to complete.

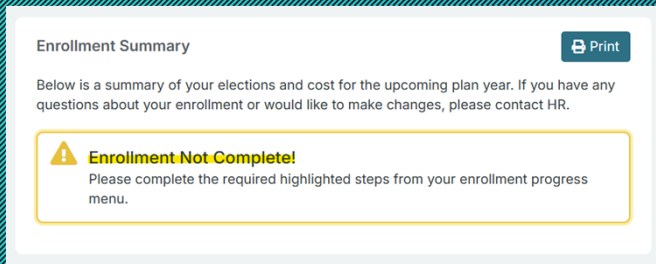
Attention: Please reach out to your benefit administrator to receive your health question form

You have elected over the Guaranteed issue amount for this plan.
Employee requested \$190,000 but is only pre-approved for \$150,000
pending approval amount is \$40,000

Your designated beneficiary cannot receive the pending amount until this form has been submitted to, and approved by, the carrier.

- If a benefit election is over the Guarantee Issue amount, 'Pending review of health history' will appear with a value **IN RED** indicating that there will be an approved amount (which will be sent to payroll) and a pending amount (requiring the completion of an Evidence of Insurability Form) to be delivered on the next page during the enrollment.

Step 14: Enrollment Not Complete!



- At the end of the Open Enrollment, you will see this screen IF:
 - Any of the benefits available to the employee were skipped
 - The employee did not designate a required beneficiary
 - The employee skipped the following screens:
 - Personal Information
 - Address
 - Dependent Information

Tips:

- This screen notes a partially completed enrollment which will appear on the **Open Enrollment Reports** available to you on the **HOME** page!

Step 15: Signature Required

Enrollment Summary Print

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.

 **Signature required**
You've elected all your benefits, but we still require a signature before advancing.

Please review the acknowledgment below.

As an eligible employee, I acknowledge that I understand the benefits, rights, and obligations available to me under the plan. I certify the facts contained in this summary are true and complete to the best of my knowledge. I understand that deductions can be made on a pre-tax or post-tax basis. Furthermore, I understand that elections for plans that are deducted on a pre-tax basis cannot be changed during the plan year unless I experience a Qualified Life Event.

- When you (or the employee) have completed each step of the enrollment, a prompt will appear at the top of the page that Signature is Required
- You and/or the employee can log back in as many times during the Open Enrollment window to change an election, the Benefit Summary will prompt for a signature after any changes made.

Tips:

- This screen notes a fully completed enrollment which will appear on the Open Enrollment Reports available to you on the HOME page!

Step 16: Enrollment Complete

The screenshot displays the 'Enrollment Summary' page for 'Susan ZZ Demo'. It features a green checkmark icon and the text 'Acknowledged and Submitted' with 'Enrollment completed on 11/5/2025'. Below this, the 'Awesome Company' header is visible. The main content area shows a sidebar with 'Employee Management', 'Profile', 'Benefits Summary', 'Documents', 'Timeline', and 'Integrations'. The 'Benefits Summary' tab is active, showing a table of enrolled plans. The table includes columns for Plan Type, Center, Plan Name, Coverage, Effective Date, Cost Per Month, and Pending Period. The total cost per month is \$156.67.

Plan Type	Center	Plan Name	Coverage	Effective	Cost Per Month	Pending Period
Medical	Arham Blue Cross Blue Cross of CA	Arham Premium HMO 02/01/2025	Employee	10/01/2025	\$114	
Dental	Principal Financial Group	Principal Life Dental Low Plan	Employee	10/01/2025	\$2.92	
Vision	Principal Financial Group	Principal Life Vision Plan (VSP)	Employee	10/01/2025	\$0.71	
Group Life	Principal Financial Group	Group Life Insurance	Employee	10/01/2025	\$0	\$25,000
Voluntary Life	Principal Financial Group	Principal Life Voluntary Term Life Insurance	Employee	10/01/2025	\$38.84	\$250,000

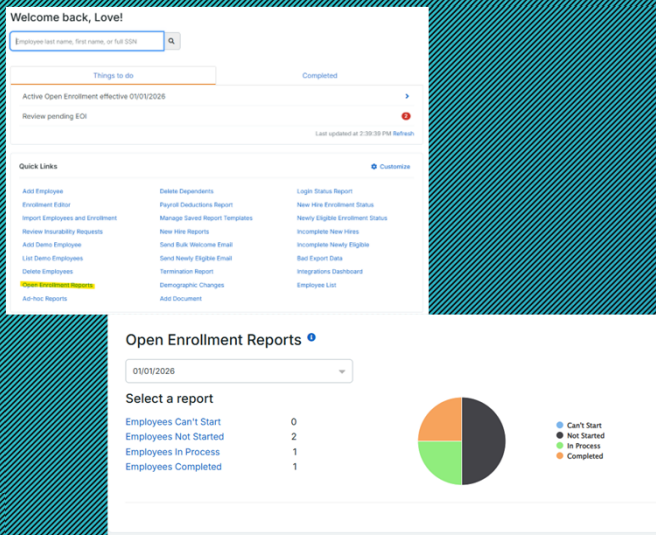
Total Cost Per Mo. Per Plan
\$156.67

- When you have completed testing the demo life, and signed the enrollment Navigator will present an **Acknowledge and Submitted** message advising that the enrollment is complete.
- To return to your HR Admin screen and regain your level of authority on the site, click on the demo life name at the top of the screen!
- You will return to the **Employee Management** screen where you will have the ability to **View the Benefit Summary**.
- Remember to click on the **Open Enrollment** period in the dropdown at the top right in order to view the elections you made for Open Enrollment!

Tips:

- Use the Employee Search Bar on the top right of the screen to locate the next Demo Life that you wish to test!

Step 17: Managing Open Enrollment



- During Open Enrollment, you can locate the Open Enrollment Reports available to you 24/7 on your Home Page.
- When clicked, this report delivers a pie chart showing the overall status of the Open Enrollment:
 - Employees that Can't Start (these employees have a data problem preventing them from enrolling)
 - Employees Not Started
 - Employees In Progress (partially completed enrollments)
 - Employees Completed
- When clicked, the hyperlinks on the left will result in detailed reports for each of the above groups, allowing you to follow up with your employees as appropriate!

Tips:

- If you require assistance with these reports or have a data issue in 'Employees Can't Start', please don't hesitate to contact your Inszone Insurance Account Manager!