

Benefits at a Glance



Medical Insurance

Through UHC and Kaiser Permanente, Nava offers 5 Medical Insurance Options (3 with UHC and 2 with Kaiser).

United Healthcare	PPO \$250	PPO \$750	HDHP w/ HSA
Benefits Coverage			
Deductible (ind/fam)	\$250 / \$750	\$750 / \$2,250	\$3,200 / \$6,400
Coinsurance	90%	80%	100%
Out-of-pocket Maximum (ind/fam)	\$2,250 / \$4,500	\$4,000 / \$8,000	\$3,425 / \$6,850
Out-of-network			
Deductible (ind/fam)	\$250 / \$750	\$750 / \$2,250	\$3,200 / \$6,400
Coinsurance	70%	60%	70%
Out-of-pocket Maximum (ind/fam)	\$6,500 / \$13,000	\$4,000 / \$8,000	\$7,000 / \$14,000

Medical Contributions (semi-monthly)

Employee	\$66.53	\$41.60	\$0.00
Employee & Spouse	\$197.23	\$176.20	\$144.54
Employee & Child(ren)	\$178.44	\$159.42	\$131.40
Employee & Spouse & Child(ren) (Family)	\$269.00	\$245.70	\$207.48

Kaiser Permanente	California	DC
Benefits Coverage		
Deductible (ind/fam)	None	None
Coinsurance	80%	None
Out-of-pocket Maximum (ind/fam)	\$1,500 / \$3,000	100%
Out-of-network		
Deductible (ind/fam)	N/A	N/A
Coinsurance	N/A	N/A
Out-of-pocket Maximum (ind/fam)	N/A	N/A

Medical Contributions (semi-monthly)

Employee	\$52.48	\$31.63
Employee & Spouse	\$221.35	\$166.06
Employee & Child(ren)	\$189.04	\$142.49
Employee & Spouse & Child(ren) (Family)	\$259.85	\$237.22

Dental Insurance

Through UHC, Nava offers two Dental Insurance Options.



UHC Dental	Standard	Premium
Deductible (ind/fam)	\$50 / \$150	\$50 / \$150
Annual Maximum	\$1,500	\$3,500

Dental Contributions (semi-monthly)

Employee	\$1.00	\$5.83
Employee & Spouse	\$12.71	\$23.85
Employee & Child(ren)	\$17.31	\$32.90
Employee & Spouse & Child(ren) (Family)	\$25.88	\$48.98

Vision Insurance

Nava's vision insurance is provided through United Healthcare (UHC) and the UHC Vision Network is Spectera. You will not receive a separate vision card.



UHC Vision (Spectera)	Standard
Exam copay	\$10
Frame Allowance	\$180
Frequency (Exams / Lenses / Contacts / Frames) in Months	12 / 12 / 12 / 24

Vision Contributions (semi-monthly)

Employee	\$1.00
Employee & Spouse	\$12.71
Employee & Child(ren)	\$17.31
Employee & Spouse & Child(ren) (Family)	\$25.88

Short Term Disability, Long Term Disability, and Life Insurance



Nava provides and pays for short term, long term, and disability insurance through United Healthcare (UHC).

Short Term:

Weekly benefit of 60% of your income to a maximum of \$2,500 per

Long Term:

Monthly benefit of 60% of your income up to a maximum of \$12,000.

Basic Life and AD&D

Insurance:

Your beneficiary will receive 1x salary up to a maximum of \$250,000.

Voluntary Life Insurance:

Available for employees to purchase and begins the first of the month following 30 days of employment.

Other Benefits

401k - Employer match: Nava matches 100% of pay up to 4% which is contributed on a per paycheck basis. For 2023, you can put up to \$23,000 in a traditional 401(k).



Time Off:

- Paid Time Off (PTO) – 20 days (160 hours) accrued per year at the rate of 6.67 hours per pay period.
- Unlimited sick time
- 13 Company holidays
- Parental leave - Employees who have worked at Nava for less than 12 months are eligible for 8 weeks of paid leave. Employees who have worked at Nava for at least 12 months are eligible for 16 weeks of paid leave.