



COUNTY OF NEVADA

DEPARTMENT OF HUMAN RESOURCES

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NEVADA COUNTY BOARD OF SUPERVISORS

Board Agenda Memo

MEETING DATE: August 26, 2025

TO: Board of Supervisors

FROM: Susan Kadera, Interim Director of Human Resources

SUBJECT: Resolution Approving the Professional Services Contract between the County of Nevada and Navia Benefit Solutions to Administer the County's Flexible Spending Arrangement, Dependent Care Flex Agreement, Healthcare Reimbursement Accounts, Third-Party Retiree Benefit Administration and COBRA Administration for the Period Beginning September 1, 2025 through December 31, 2028, and Authorizing the Human Resources Director to Execute the Agreement on Behalf of the County of Nevada

RECOMMENDATION: Approve the attached Resolution.

FUNDING: The Insurance Benefits Professional Services budget and the Human Resources Professional Services budget for FY 25-26 covers funding for the administrative fees.

BACKGROUND:

On August 10, 2021, the Board approved an Agreement with Voya Benefits Company for third-party retiree benefit administration and COBRA administration for the period September 1, 2021 through December 31, 2024. On November 26, 2024, the agreement was renewed for a new term for the period January 1, 2025 through December 31, 2025.

On September 28, 2021, the Board approved an Agreement with Voya Benefits Company to administer the County's Flexible Spending Arrangement, Dependent Care Flex Agreement, and Healthcare Reimbursement Accounts for the period January 1, 2022 through December 31, 2027, which will be ending early on December 31, 2025.

In order to better serve our employees, COBRA recipients, and retirees effectively, we are recommending a move from our current provider, VOYA, to Navia Benefit Solutions. Navia Benefit Solutions is a well-established benefits administrator with excellent communication, financial, and customer service skills. Navia's cost to the County is less than Voya's, overall.

The following chart depicts the administrative fees that our current vendor, VOYA, charges and the proposed fees offered by Navia.

| Current and Proposed Monthly Administrative Fees | |
|---------------------------------------------------------|--------------------------------|
| VOYA | Navia |
| FSA \$3.50 PPM | FSA \$3.40 PPM |
| HRA \$3.50 PPM | HRA \$4.00 PPM |
| COBRA \$0.70 PPM | COBRA \$0.38 PPM |
| Retiree Direct Bill \$3.50 PPM | Retiree Direct Bill \$3.40 PPM |

Navia's full contract is found attached to this resolution.

We appreciate your consideration of this matter.

Item Initiated by: Krysta Malonson, Senior Management Analyst

Approved by: Susan Kadera, Interim Director of Human Resources

Submittal Date: August 11, 2025

Revision Date: