ToolGPA

NOVEMBER 2026

Employee Navigator

The Insider's Guide

Benefits administration and HR platform sold through insurance brokers

Every plan, grade, refund rule and rival among HR software, read from Employee Navigator's own pages.

Made by Employee Navigator · checked Nov 12, 2026 · toolgpa.com

1.6
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Employee Navigator's own pages, its app-store listings and our grades. Every fact in it is on Employee Navigator's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.6

GPA, above 1 of the 63 other HR software we grade

Employee Navigator is a benefits administration and HR platform that its site says serves insurance brokers and the employers they work with. It covers online enrollment, new hire onboarding, HR records, ACA reporting, time off tracking and payroll integrations. Plans are named by broker tier and no prices are published.

> **Every tier on the pricing page says Contact Sales, so there is no price on record.**
>
> From our report card of Employee Navigator

To get you started, here are **7 things to know about Employee Navigator**, taken from its own pages and our grades.

1 **Best for benefits enrollment through a broker**

Employee Navigator handles benefits enrollment, ACA reporting and carrier feeds for US employers, sold through brokers.

2 **It runs on Web**

Web.

3 Benefits administration

Online enrollment, new hire and open enrollment, life events and beneficiary tracking, and customizable plan libraries.

4 ACA reporting

ACA reporting and compliance tools are included in every broker plan tier.

5 Carrier and payroll integrations

The site says it connects with 600+ partners, including carriers, TPAs and payroll providers, and 834 EDI feeds are available on higher tiers.

6 A 1.6 GPA, above 1 of 63

That is against the other HR software we grade, on value, the free plan, features, ease of use and platforms.

7 Keep it

The plain part of Employee Navigator you could make: employee records, time off and reports. What surrounds it you could not. The 0 things listed below take a company, not a weekend.

Employee Navigator at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Employee Navigator	CATEGORY HR Software
OUR GRADE 1.6 GPA, weak	

The report card

Best for benefits enrollment through a broker

Employee Navigator handles benefits enrollment, ACA reporting and carrier feeds for US employers, sold through brokers. Every tier on the pricing page says Contact Sales, so there is no price on record. New hire onboarding and PTO tracking only start at the third tier, Elite.

TOOLGPA REPORT CARD

Employee Navigator

Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No price is published; every tier says Contact Sales. The page is written for brokers, and an employer buys through one.
Free plan and trial	F	No free plan and no trial is on record in the listing or on its pricing page.
Features	C	Benefits enrollment, ACA reporting, carrier and payroll feeds and HR records. Onboarding and PTO tracking only start at Elite, and there is no payroll.
Ease of use	C	No store rating on record. Open enrollment needs plans, carriers and rules loaded in before staff can use it.
Platforms and integrations	C	Web only. Carrier and payroll feeds are described, but no integrations list or apps are on record.

Grade point average — Weak, out of 4.0 **1.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Employee Navigator is for

- ✓ Fits if you are a US employer whose broker already offers it
- ✓ Works for brokers who want enrollment and ACA reporting for their clients

Who it is not for

- ✕ Skip it if you want a price, as every tier says Contact Sales
- ✕ Not for you if you are outside the US, as it is built for US benefits and ACA
- ✕ Watch out: 834 EDI feeds cost $0.45 per employee a month on Enhanced Plus and Elite
- ✕ Tight if you want PTO tracking or onboarding, as they start at Elite

Good to know

Good for

- ✓ Insurance brokers who administer benefits for many client employers
- ✓ Employers whose broker already offers the platform

Worth knowing

- ⓘ No prices are published: every tier on the pricing page says Contact Sales, so the cost is unverified.
- ⓘ The pricing page is written for brokers, with tiers named Enhanced, Enhanced Plus, Elite and Platinum; an employer buys through a broker.
- ⓘ 834 EDI feeds are listed at $0.45 PEPM on Enhanced Plus and Elite, free on Platinum, with additional fees noted.
- ⓘ New hire onboarding and PTO tracking start at the Elite tier.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Employee Navigator's current pricing could not be confirmed from its own site.

> **No price is published; every tier says Contact Sales.**
>
> From our grade for value for money

We could not confirm Employee Navigator’s current prices from its own site, so this guide lists no plans. employeenavigator.com has them.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Benefits administration and HR platform sold through insurance brokers. Here is what it does, as its own site describes it, and what it covers: reports, employee records, time off.

"

Benefits enrollment, ACA reporting, carrier and payroll feeds and HR records.

From our grade for features

Benefits administration

Online enrollment, new hire and open enrollment, life events and beneficiary tracking, and customizable plan libraries.

ACA reporting

ACA reporting and compliance tools are included in every broker plan tier.

Carrier and payroll integrations

The site says it connects with 600+ partners, including carriers, TPAs and payroll providers, and 834 EDI feeds are available on higher tiers.

Onboarding and HR records

New hire onboarding, recurring task management and PTO and vacation tracking are listed from the Elite tier.

Where it runs

Web

What it works with

Its own pages name no integrations.

Employee Navigator is made by Employee Navigator.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

1/63

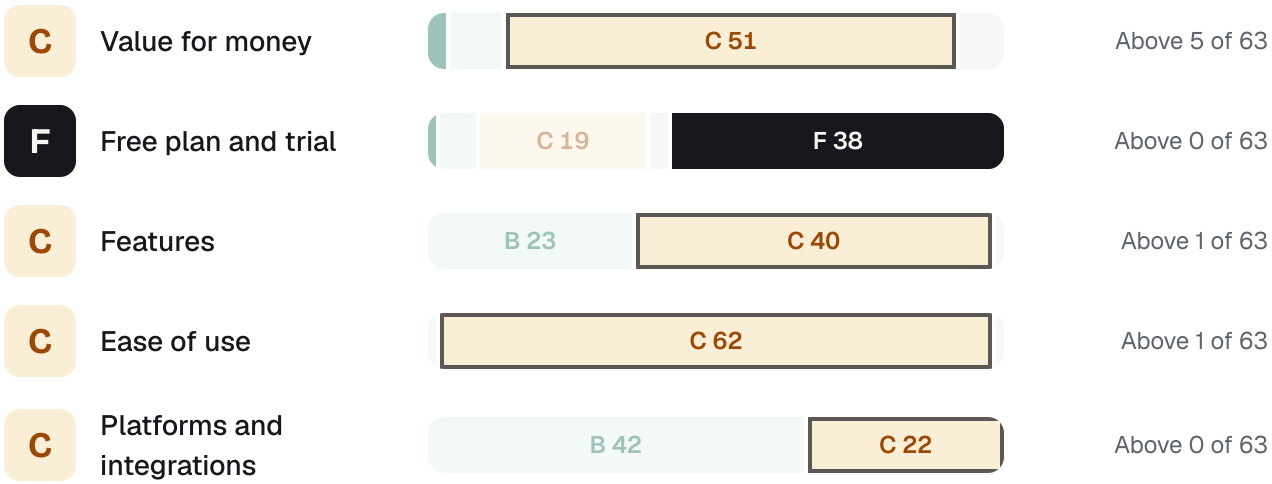
Other HR software it is graded above

Employee Navigator's GPA of 1.6 is higher than 1 of the 63 other HR software we grade, and level with 11.

It stands best on value for money (C, above 5 of 63) and worst on free plan and trial (F, above 0).

Each grade against the category

Every bar is all 64 HR software we grade, cut by the letter each got. Employee Navigator's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

The plain part of Employee Navigator you could make: employee records, time off and reports. What surrounds it you could not. The 0 things listed below take a company, not a weekend.

That makes this kind of software worth paying for, not this one in particular: 51 of the 63 other HR software grade higher.

What you could make

- Employee records, time off and reports: an app builder makes these well.

What this rests on. Employee Navigator's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



BambooHR, Namely, isolved and Netchex

The 4 tools Employee Navigator is most often weighed against, with where each one differs from it.

BambooHR

2.4 GPA

Free trial · from $250/mo

HR records, hiring, time off and reviews, with US payroll as an add-on.

- Only BambooHR lists iOS and Android apps.
- BambooHR also covers payroll and applicant tracking.

Employee Navigator and BambooHR compared in full

Namely

2.0 GPA

From $9/mo

US HR, payroll and benefits for mid-sized firms, with managed services.

- Only Namely lists iOS and Android apps.
- Namely also covers payroll, shift scheduling, time clock and applicant tracking.

Employee Navigator and Namely compared in full

1.8
GPA

isolved

Paid

HR, payroll, benefits and talent software on one platform.

- Employee Navigator also covers time off.
- isolved also covers payroll, time clock and applicant tracking.

Employee Navigator and isolved compared in full

1.8
GPA

Netchex

Paid

US payroll, HR, time and benefits software with phone support.

- Employee Navigator also covers reports and time off.
- Netchex also covers expense tracking, payroll, shift scheduling, time clock and applicant tracking.

Employee Navigator and Netchex compared in full

Quick answers

The questions people ask about it, each answered in a line or two

9

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Employee Navigator free?

No. Employee Navigator is a paid product.

What platforms does Employee Navigator work on?

Employee Navigator is available on Web.

Does Employee Navigator have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. Employee Navigator is listed for Web.

Does Employee Navigator have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. Employee Navigator is listed for Web.

Is Employee Navigator open source?

Employee Navigator is not described as open source on its own site, as read on Nov 12, 2026.

Who makes Employee Navigator?

Employee Navigator is made by a company of the same name.

What are the alternatives to Employee Navigator?

The closest alternatives to Employee Navigator in our directory are BambooHR, Namely, isolved and Netchex.

How does Employee Navigator compare with other HR software?

Employee Navigator's GPA of 1.6 is higher than 1 of the 63 other HR software we grade, and level with 11.

Could I make my own version of Employee Navigator?

The plain part of Employee Navigator you could make: employee records, time off and reports.

Where this guide comes from

The prices, plans, platforms and features were read from Employee Navigator’s own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Employee Navigator's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA’s own work; it is not made, paid for or approved by Employee Navigator. Prices change, so check employeenavigator.com before you buy.

employeenavigator.com/pricing

employeenavigator.com/

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

5,038
Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

5,038
tools graded

95
categories

739
price changes on record

579
apps priced in 12 countries

What else is on toolgpa.com

Employee Navigator, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/employee-navigator

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Employee Navigator: The Insider's Guide", checked Nov 12, 2026.
https://toolgpa.com/tools/employee-navigator
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Know someone choosing between HR software?

Send them this guide: toolgpa.com/tools/employee-navigator/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded HR software after Employee Navigator, each with an Insider's Guide of its own.

HR Software Insider's Guide

Every one of the 64 HR software we grade, compared

Breathe Insider's Guide

UK HR software for small firms, priced per business, not per person

2.6 GPA

Leave Dates Insider's Guide

Annual leave planner and absence tracker for small teams

2.6 GPA

TalentHR Insider's Guide

HR records, time off, hiring and reviews for small teams

2.6 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Employee Navigator's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Employee Navigator is a trademark of its owner, and this guide is not made, paid for or approved by Employee Navigator. Prices and plans change: check employeenavigator.com before you buy.