

**Nayya**



# Forging a Path to Help Millions Make Smarter, More Informed Benefit and Financial Decisions



# A Proper Introduction



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# An Unhinged Rollercoaster

## **Mortgage Rates Surge to Highest Since 2018**

30-year mortgage rate rises to 4.67%; costlier home loans have yet to dent demand in a big way

**A recession may be looming, but Congress isn't likely to rescue struggling Americans this time**

## **Higher Inflation Is Probably Costing You \$276 a Month**

Who is feeling the price squeeze the most? Millennials, Latinos and the middle class are at the top of the list

## **Three Miles and \$400 Apart: Hospital Prices Vary Wildly Even in the Same City**

The cost of an ER visit in Boston reveals the wide range of prices at U.S. hospitals

**23% Americans owe \$10,000 or more in medical debt**

## **Why Student Debt Keeps Growing—Even When Borrowers Keep Paying**

**Mercer: Employers expect increased healthcare costs in 2023**

# Compounding Trends

**Rise in Choice and  
Digital Health**

Flexible Work

**Introduction of HDHP Plans**

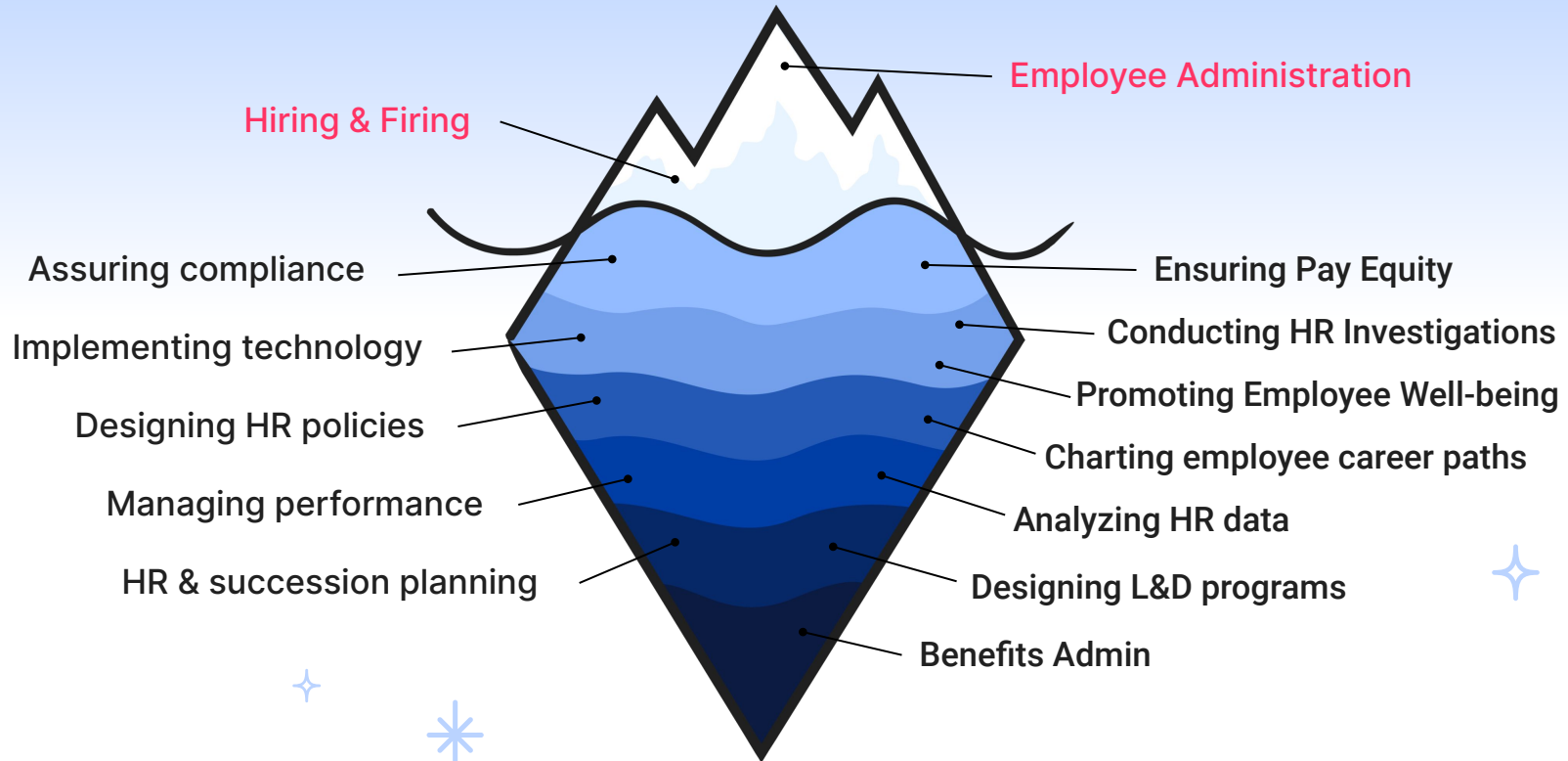
Subsequent Layoffs

Great Resignation  
Quit Quitting

**Consumer Behaviors  
More Complex**

Addiction & Mental  
Health Demand

# HR is More than Meets the Eye

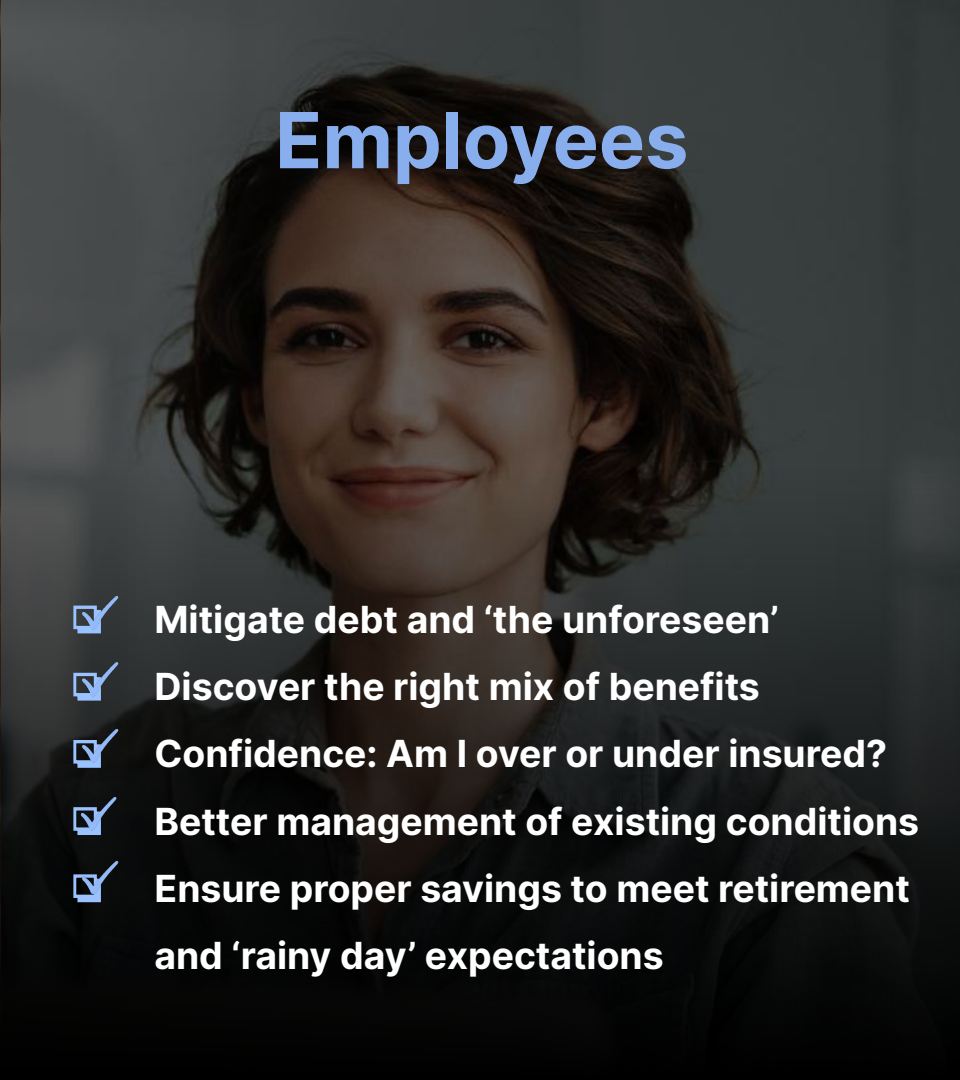






# HR Leaders

- ☑ Improve talent acquisition
- ☑ Mitigate broad-spectrum turnover
- ☑ Save time from legacy admin work
- ☑ Improve employee satisfaction & engagement
- ☑ Create costs savings: payroll taxes, plan optimization, and more



# Employees

- ☑ Mitigate debt and 'the unforeseen'
- ☑ Discover the right mix of benefits
- ☑ Confidence: Am I over or under insured?
- ☑ Better management of existing conditions
- ☑ Ensure proper savings to meet retirement and 'rainy day' expectations



**Benefits are the single most important financial decision made by Americans every single year**

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Given the graph



Find 1) the adjacency matrix  $A$

2) the matrix giving the number of 3 step walks

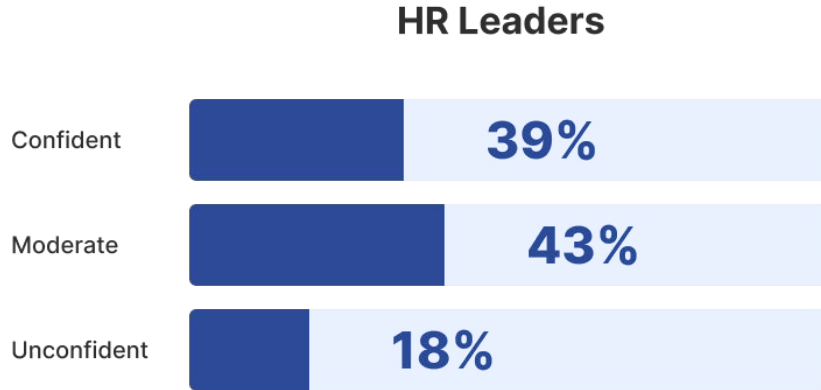
3) the generating function for walks from point  $i \rightarrow j$

4) the generating function for walks from points  $1 \rightarrow 3$

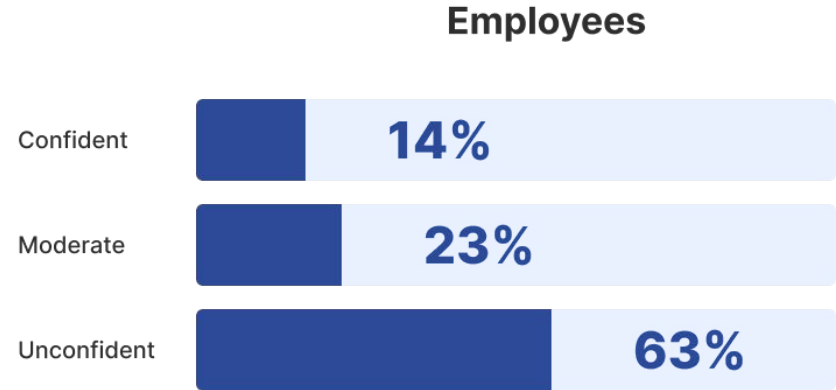


# Benefit Selection Confidence: HR Perception vs. Employee Reality

Our findings indicate that while most HR leaders are confident to moderately confident that their employees understand their benefit options, the majority of employees do not have confidence when choosing benefits.



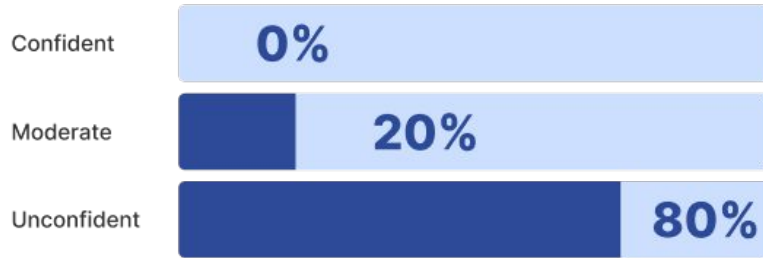
How confident do you feel that your employees understand their benefits?



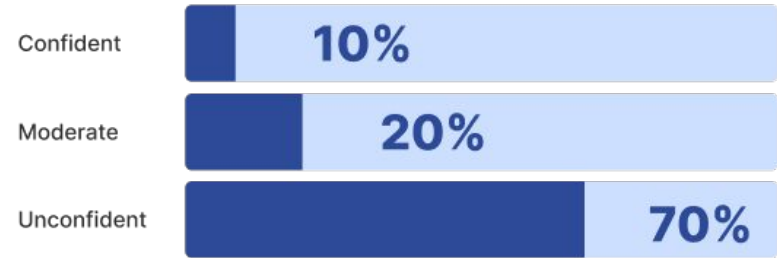
How confident are you when choosing benefits?

# Benefits Confidence and Understanding

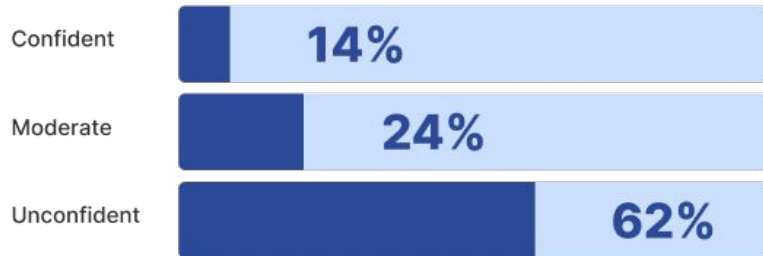
Gen Z



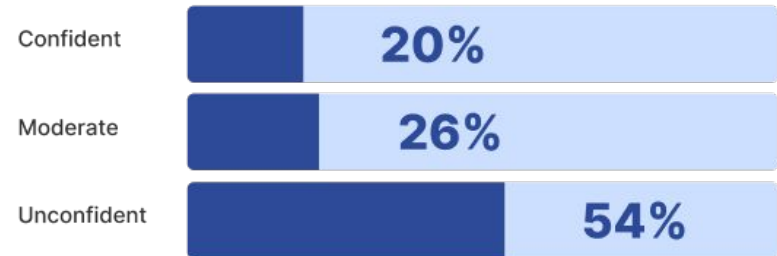
Millenials



Gen X



Boomers

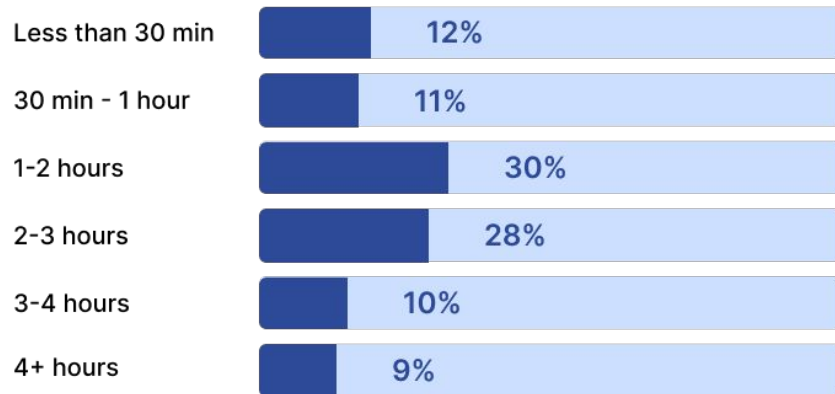


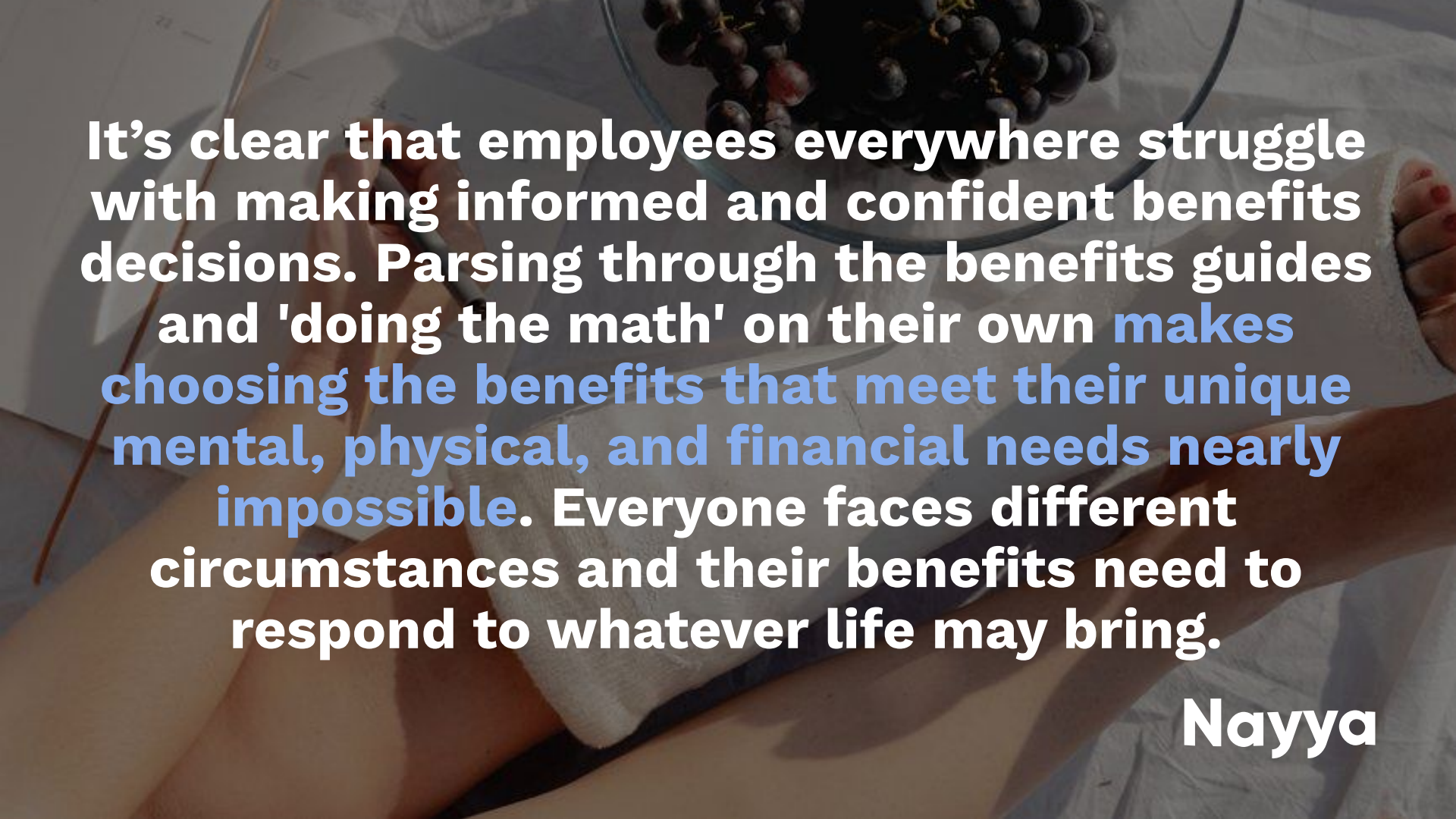
# Benefits Confidence and Understanding

Resondents who were “unconfident” choosing benefits, by company size:



Prior to having access to a decision support tool, on average how long did it take for you to select your benefits plans during open enrollment?



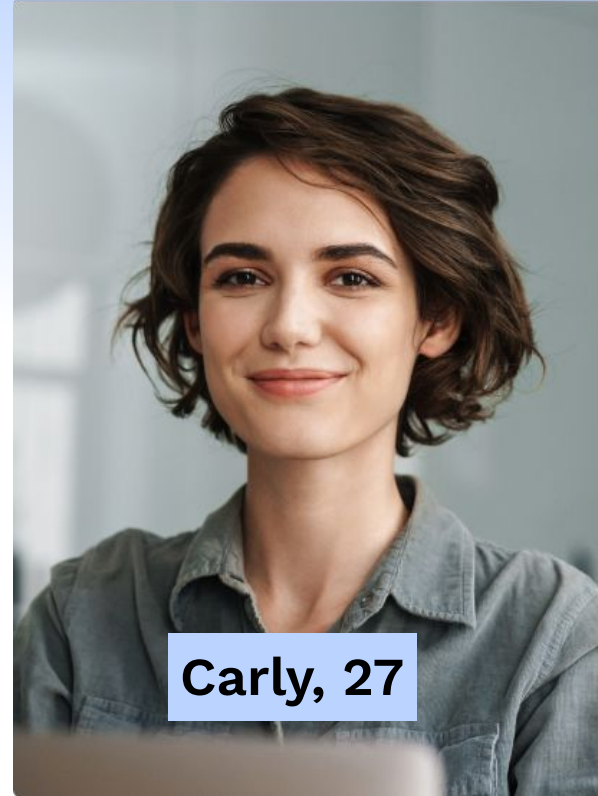
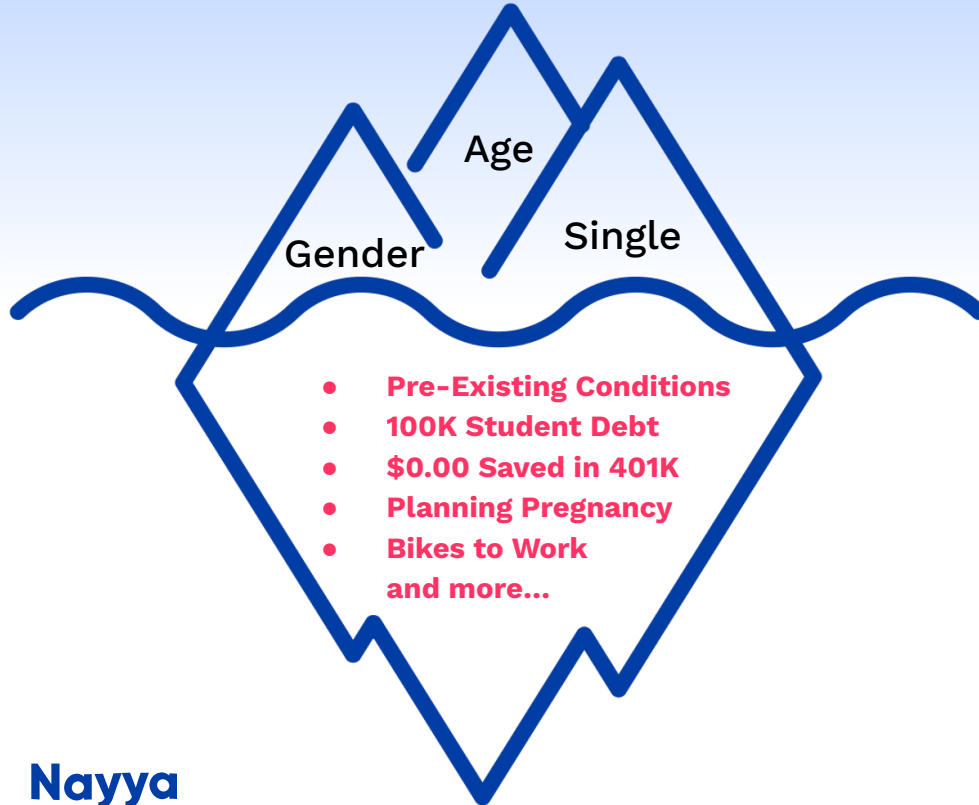


**It's clear that employees everywhere struggle with making informed and confident benefits decisions. Parsing through the benefits guides and 'doing the math' on their own makes choosing the benefits that meet their unique mental, physical, and financial needs nearly impossible. Everyone faces different circumstances and their benefits need to respond to whatever life may bring.**

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# Why Personalization Matters



Carly, 27

# Compounding Complexity

The factors below heightens the pain in communications, education, enablement, participation, and satisfaction of benefits experience.



## Distributed Teams

Geographically diverse workforce i.e. businesses that have multiple offices, locations, or brick and mortar storefronts.



## High Turnover

Experience high turnover or consistent growth. Evergreen hiring requires Open Enrollment to be 'always on'.



## HR:Employee Ratios

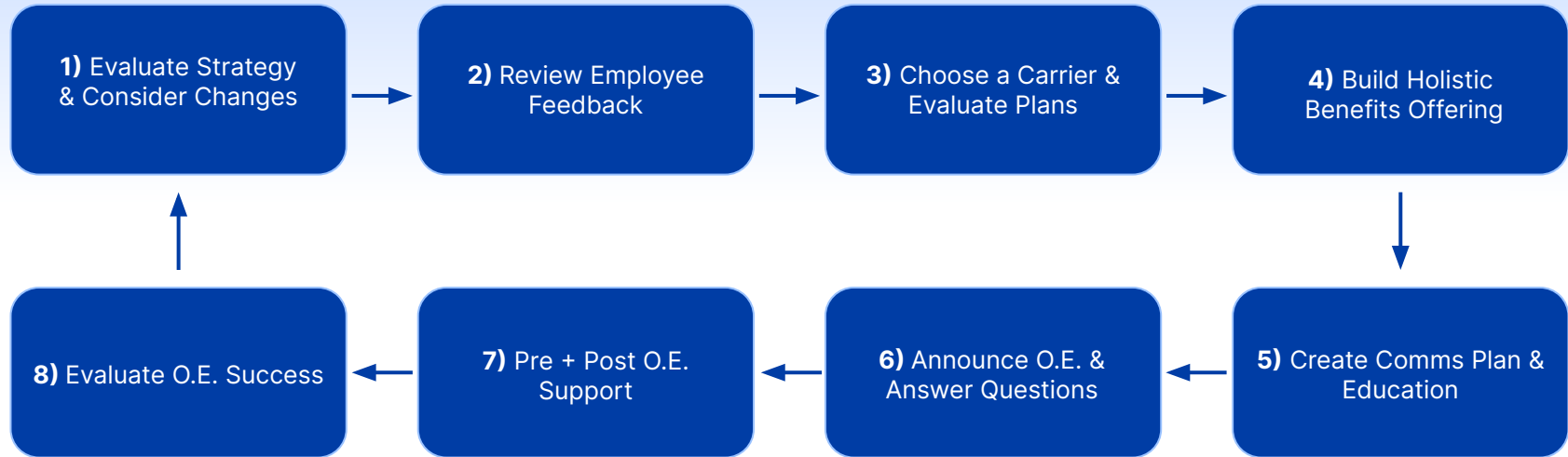
Disproportionate ratio between HR resources and total employees, and more products/plans.



## Diverse Workforce

Age, gender, socio-economic status, race/ethnicities, cost of living, languages, types of work/jobs, classes and compensation.

# Where Do Conventional Methods Fail?



# Building a Best-in-Class BX



**Communicate  
and Educate**



**Integrate and  
Consolidate**



**Feel 'Familiar'  
and 'Intuitive'**



**Bundle a Personalized  
and Powerful  
Recommendation**



**Uphold the Highest  
Standards in Privacy  
and Security**



**Deliver Holistic ROI at an  
organizational, HR, and  
Employee level**



# A Closer Look at ROI



**+25%**

## **Increase Participation**

Across medical, dental, vision, voluntary, ancillary, wellness, and digital health benefits.

**+10%**

## **Plan Optimization**

Confidently migrate eligible employees to the right plans such as HDHP, PPO, POS, and more.

**+\$17M**

## **Payroll Tax Savings**

As a result of increased participation in pre-tax programs such as FSA, HSA, HRA, and 401K.

**+120 Hours**

## **Saved by HR Teams**

Mitigating common questions, building education, and optimizing communications and engagement.

**+\$1,300**

## **Saved per employee household**

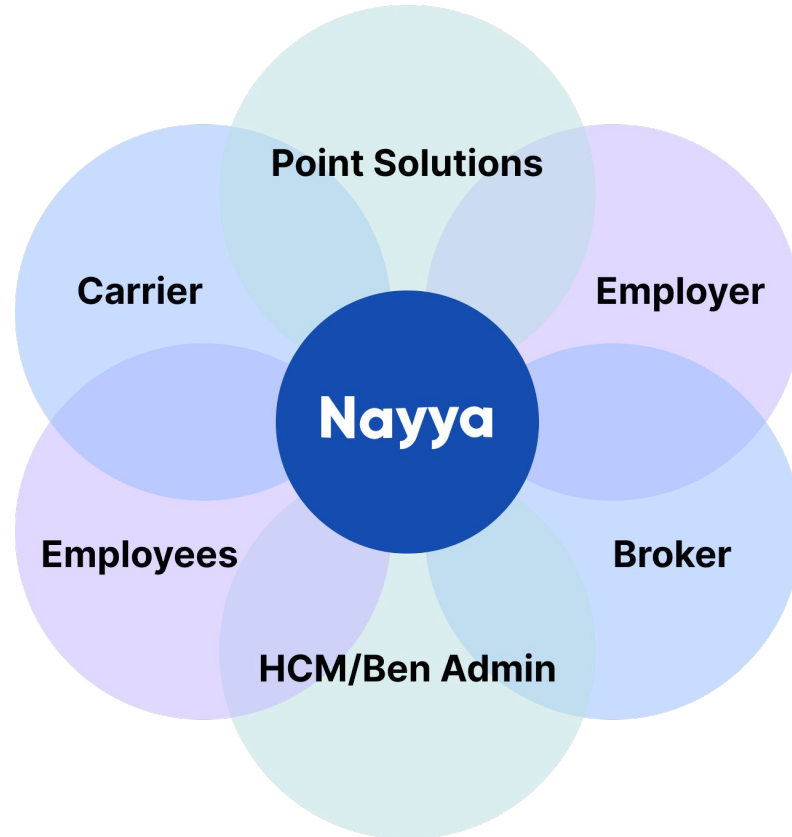
Across medical, dental, vision, voluntary, ancillary, wellness, and digital health benefits.

**~32 NPS**

## **Increased Benefits Satisfaction**

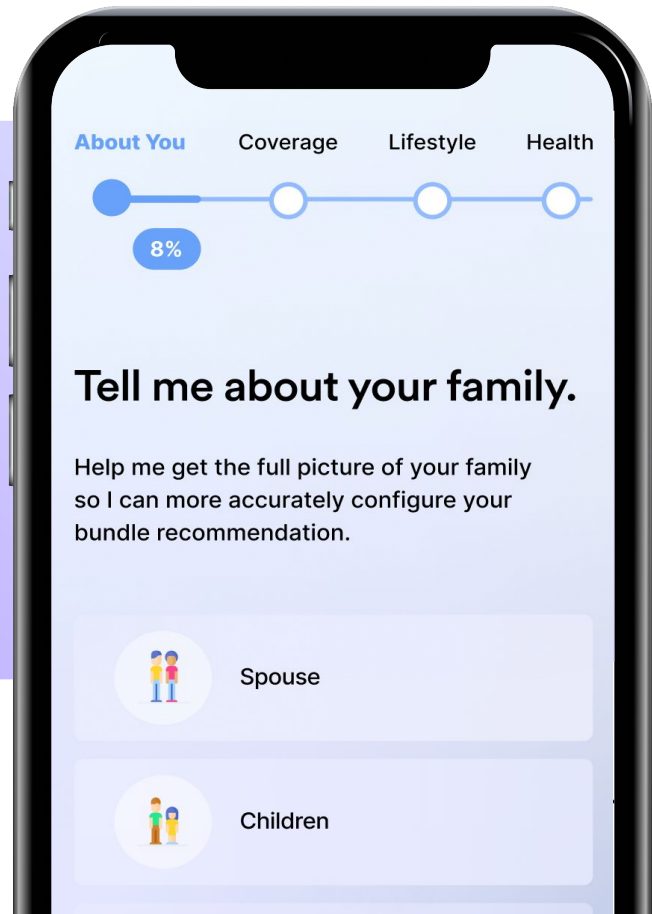
A better benefit experience leads to a happier, more satisfied workforce.

# The Ultimate 'Switzerland'



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## What's Nayya?

A benefits experience platform that provides personalized decision support based on an employee's mental, physical, and financial needs. Whether it's open enrollment, qualifying life events, or onboarding a new hire, our step-by-step experience simplifies benefits selection and administration. With Nayya, employees can choose the right plans in 10 minutes or less.



# The Power of Personalization

Nayya's patented system uses machine learning to create personalized benefits recommendations.



About You

Coverage

Lifestyle

Health

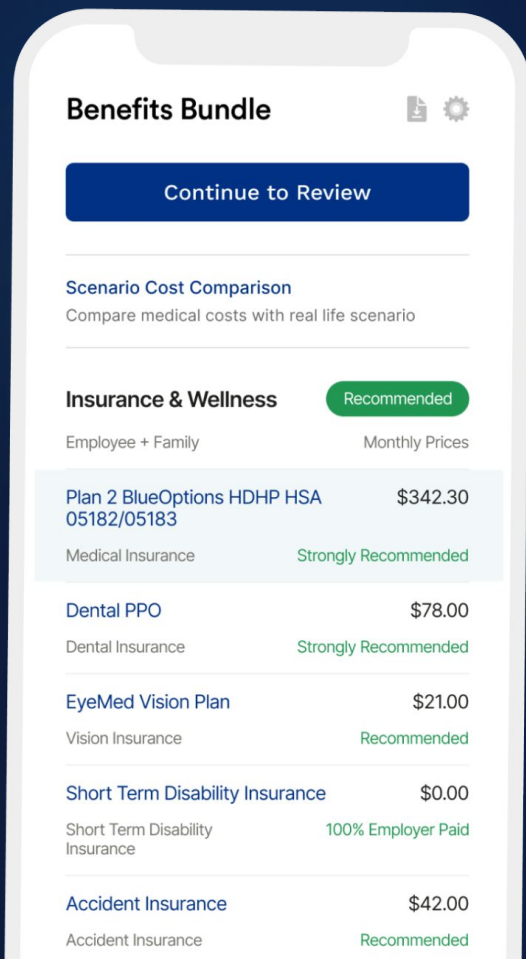
Finances

Choose

90%

## Key Factors for your Healthcare Recommendation

- ✓ **38 years old, married**, and have **children** that depend on you for coverage. Additionally, you have a household income of **\$135,000**
- ✓ You have **no** underlying health conditions.
- ✓ **8 visits** to primary care, specialist, or dentist offices last year.
- ✓ You or your dependents need **glasses or contracts**.
- ✓ You plan on receiving dental cleanings next year, and have **major dental procedures** planned.



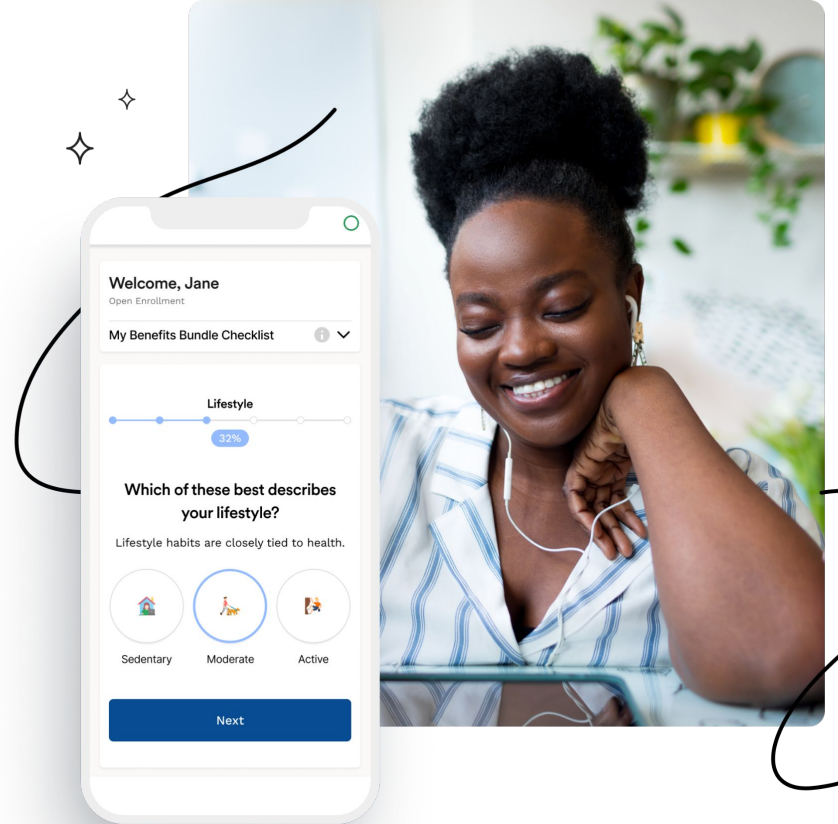
**By cross-referencing data from over +200M claims, +6K networks, and +3B external consumer data points, Nayya leverages AI to suggest a personalized benefit recommendation based on an employee's lifestyle, habits, finances, and health history.**

# Benefit Decisions Are Hard.

For HR teams, communicating, educating, and enabling employees on all things benefits is a universal challenge. Welcome to a [personalized benefits decision support platform](#) that can check all the boxes.

Learn how Nayya helps you drive:

- ✓ Participation
- ✓ Cost Savings
- ✓ Education
- ✓ Time Savings
- ✓ Plan Optimization
- ✓ Effortless Implementation



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# Thank you!

# Visit Us at

# Booth #6400

