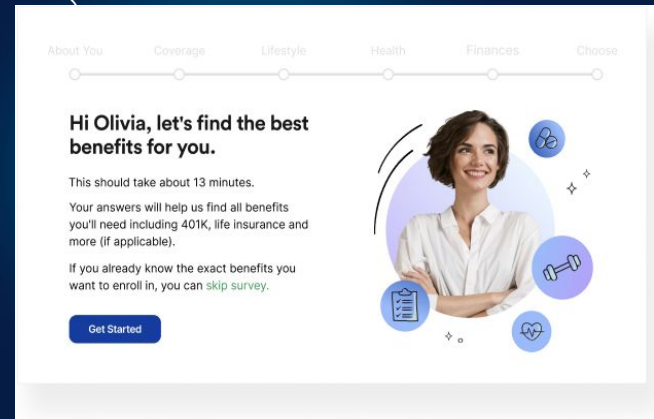


Nayya Choose: Frequently Asked Questions



What is Nayya Choose and who should use it?

Nayya Choose is a benefits guidance tool that helps employees feel confident in their benefits choices during Open Enrollment, as a new hire, and during qualifying life events. As a first step during an employee's enrollment process, Nayya Choose asks each employee a few questions, and within minutes, shares a recommendation of the best benefits available for them based on their health, financial situation, future plans, and preferences. From there, employees can seamlessly continue on to the enrollment platform to make their elections.

Using rich data sources and machine learning, Choose provides a hyper-personalized recommendation, meaning **every** employee will benefit from using Choose. In a recent survey, 88% of employees who used Nayya Choose indicated that their benefits decision was made easier with Nayya.¹

How does Nayya Choose make recommendations?

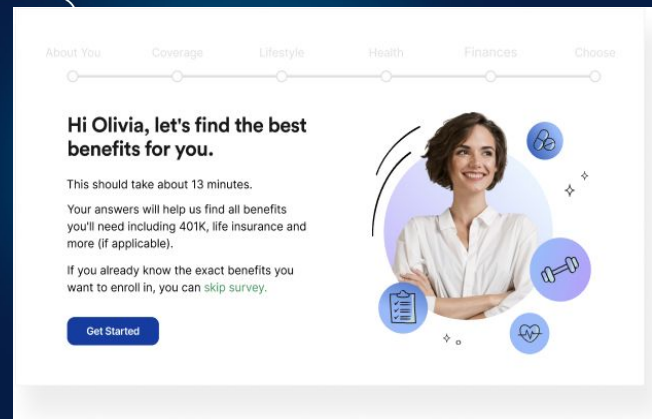
Our recommendations engine strives to determine the optimal benefits plans for employees, providing them with adequate coverage while safeguarding them against the financial strain of projected or unforeseen healthcare expenses. Fueled by data from billions of external consumer data points, claims, and networks, as well as each individual employee's self-submitted data, Choose leverages machine learning to provide a truly personalized recommendation based around four main pillars: health, wealth, life events, and preferences.

How does Nayya protect user data, including sensitive health, financial, and wellness data?

We're SOC 2 and HIPAA compliant, meaning all sensitive data is handled with care. All user data, including existing claims data, is accessed with the employee's permission and is kept confidential. Employers have no access to any of a user's personal data or information.

¹ Source: Nayya NPS Survey, 2023

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What does implementation and onboarding look like?

Our implementation process is low-touch for employers, reducing HR team disruption as much as possible. A standard implementation typically takes about 3 weeks, while larger or more complex cases may take 3-6 months. The kickoff process starts with an alignment meeting involving key stakeholders from your team as well as the broker to define requirements and talk through your team's goals for enrollment and benefits engagement. From there, we gather plan details, benefit summaries, SBCs, class structures, pay frequencies, and employee contributions for all plans, including HSA, FSA, and retirement plans. We collaborate with employer IT teams for SSO setup (SAML 2.0) and integrate an enrollment link for employees into BenAdmin. During this build process, we'll work with your HR, communications, and/or marketing teams to coordinate an employee engagement strategy, which typically includes our Nayya-led employee email journey for maximum employee engagement. During and after Open Enrollment, we'll provide ongoing reporting, culminating with a post-Open Enrollment review meeting to discuss results and next steps.

What types of plans does Nayya support?

We support Medical, Dental, Vision, Basic & Voluntary Life, Short-Term Disability, Long-Term Disability, Accident, Hospital Indemnity, Critical Illness, Cancer, Gap, and Pet Insurance. Additionally, we support 401(k), 457(b), and 403(b) retirement plans, HSA Accounts, FSA Accounts, and can include a variety of point solutions and additional benefits.

How does Nayya work to make the platform inclusive and accessible?

We are working hard to meet WCAG AA 2.1 compliance standards this year so we can provide support for users with both visual and aural impairments. Our platform's visual language was designed to be inclusive of all genders, ethnic backgrounds, races, and physical conditions. Nayya is also a bilingual experience, available in both English and Spanish. Certain user-generated data is optional to ensure our platform maintains flexibility given unique user sensitivity around sharing health and financial data.