

# Frequently asked questions about Nayya

## What is Nayya Choose and who can use it?

Nayya Choose is a benefits guidance tool that helps you feel confident in your plan choices. Through a quick, easy-to-understand survey, Choose asks you a few questions before recommending the best benefits for you based on your individual health, finances, and preferences. Because the recommendations are hyper-personalized to each individual employee, everyone can benefit from the tool.

**88%** of employees who used Nayya Choose indicated that their benefits decision was made easier!<sup>1</sup>

## How does Nayya Choose work?

Nayya Choose is quick and easy to use:

1. Access Nayya once you receive your link
2. Answer a few questions about yourself and your family through Nayya's secure survey
3. Get matched with a benefits package customized to your needs and budget
4. Continue to enrollment

## Why should I use Nayya Choose before enrolling in my employee-sponsored benefits?

Selecting the best benefits for you and your family can be daunting. You want to maximize value while avoiding unnecessary costs, but it can be tough to determine which benefits to choose and why.

Nayya Choose empowers you to feel confident in your benefits choices before you make your elections. By providing personalized guidance that balances protection and affordability, you can rest assured that you'll be recommended the best fit coverage for your unique needs.

## What types of questions can Nayya Choose help me answer?

If you're looking to:

- Confirm whether the plans you want to enroll in are appropriate for yourself and your family,
- Save money on your benefits while ensuring the right coverage,
- Understand whether you should add extra coverage,
- Decide how much to contribute to your retirement or other tax-advantaged plans, or
- Learn more about all of the benefits available to you through their employer,

Then Nayya Choose is a great tool for you!

## How does Nayya protect my data, including sensitive health, financial, and wellness information?

We have a SOC2+HITRUST certification and are HIPAA compliant, meaning all sensitive data is handled with care. All user data is accessed with the employee's permission and is kept confidential. Your employer has no access to any of your personal data or information, and we will never sell your information. Your responses to the questions in the survey are only used to personalize your benefits recommendation.

## Why does Nayya ask for my financial information?

We analyze your financial information – only with your explicit permission – to make smarter, more personalized benefits recommendations. By knowing details like your home equity, mortgage payments, and outstanding debts, we can better recommend the right amount of coverage to keep you and your family protected. This information also determines whether enrolling in voluntary benefits coverage, such as life or accident insurance, is right for you.

<sup>1</sup> Source: Nayya NPS Survey, 2023