

NAYYA

Nayya Platform

Your employee challenge

Trying to navigate their health and wealth journey



**Start
new job**

Confused about
HSA and
supplemental
insurance options

**Annual
checkup**

Missed reminder,
only completed one
of many eligible
screenings

**Emergency
care visit**

Paid \$300
out-of-pocket,
unaware hospital
indemnity covered it

**Parental
leave**

Extensive paperwork
requirements



**Back to
work**

Unclear on benefits
changes, tax credits,
and how to secure
lasting financial stability

Employees struggle to understand financial implications of their benefits

The Employee Benefits Gap

40%

Of employees don't recognize medical insurance as part of their compensation

1 IN 2

Of employees cannot confidently explain HSAs, FSAs, or 401(k)s

\$19,276

vs

\$1,000

How much employers spend on benefits on average

How much employees believe employers spend

Employer challenge

HR can't scale with benefits complexity

You need to

Save HR time

Increase benefits utilization

Improve employee benefits satisfaction

Maximize benefits ROI

But you're blocked by

Reactive question volume

Privacy-limited support

Escalation management

Administrative follow-up loops

Disconnected point solutions

Awareness without activation

Escalation management

Lack of personalization

Confusing terminology

Election anxiety

Limited lifecycle support

Disconnected data sources

No ROI feedback loop

Static reporting

The Nayya Platform

Enabled value: ✓ Save HR time ✓ Increase benefits utilization ✓ Improve employee satisfaction ✓ Maximize benefits ROI

Platform capabilities



Decision support
with conversational AI,
meeting employees
where they are and
guide them to their
best-fit plans



**AI benefits adviser
chat** helping users
with any health and
wealth benefits related
question year-round



**One central hub for
benefits**, including ID
cards, deductible
tracking, and access
perks and point
solutions



Proactive nudges
guiding employees to
better health and
wealth outcomes



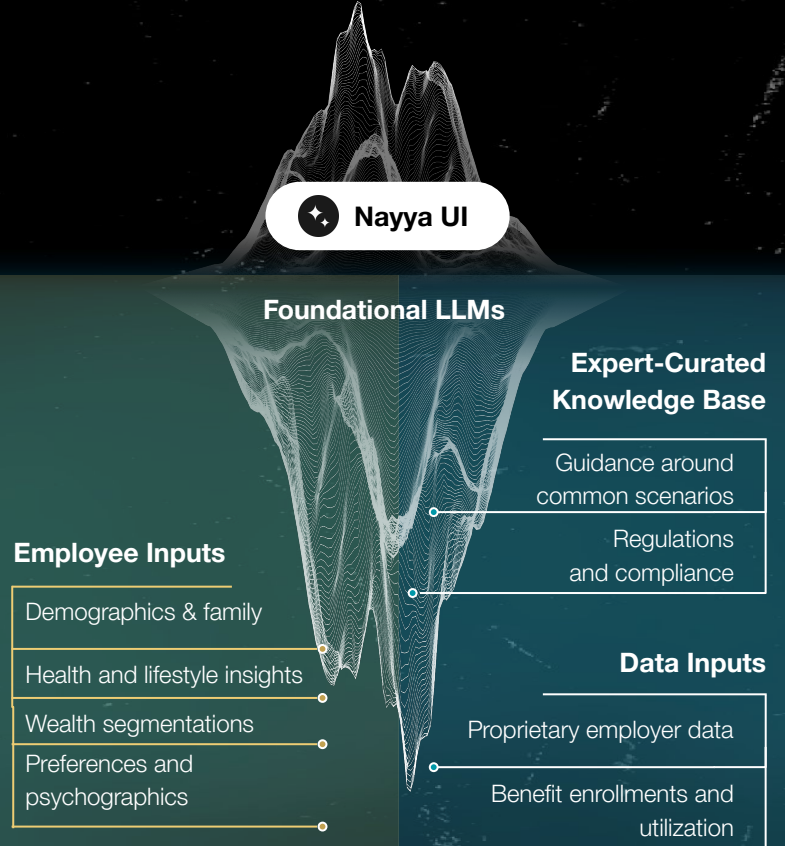
Employer insights
measuring
engagement and
reporting on insights

Our AI foundation

Benefits decisions are personal

Nayya starts with leading large language models—the same AI that powers ChatGPT and Claude—but we've built something fundamentally different on top.

We've layered in expert-curated knowledge base, data sources, and proprietary employee information to deliver benefits guidance that's deeply personal, accurate, and up-to-date.



Decision support

with conversational AI

- Adaptive experience based on employee needs
- Recommendations visible early in the journey
- Employees can go deep or stay lightweight
- Conversational AI explainability built in
- One capability within the broader Nayya Platform

The screenshot displays the 'Open Enrollment Guide' interface. At the top, it shows a shopping cart icon with '\$445.75' and a 'View cart' button, along with an 'Exit' button. The main heading is 'Major Medical' with a '1/15' indicator. Below this, it says 'Covered: Self, Spouse, Children (2)' and 'Edit'. There are two main plan options:

Plan Name	Monthly premium	Deductible	Out-of-pocket max
BCBS Anthem 3600 <small>Covered: Self, Steven, Elia, Elizabeth</small>	\$466.67	\$2,000	\$4,000
BCBS Anthem 1600 <small>Covered: Self, Steven, Elia, Elizabeth</small>	\$266.67	\$3,000	\$6,000

The BCBS Anthem 3600 plan is highlighted as 'Recommended' and 'Selected'. It includes a list of benefits:

- Since you have regular appointments and prescriptions, this plan may save you money over time.
- Often a better fit since you take daily or recurring medication — your copays will usually be lower, and you'll reach your deductible sooner.
- Has a more accessible coverage for specialists, which can be important if you see multiple doctors regularly. [+ More](#)

The BCBS Anthem 1600 plan includes a list of benefits:

- Might only make sense if your medical needs change or become less frequent.
- May have higher medication costs, especially early in the year before meeting the deductible.
- May have a smaller or more limited network, which could mean higher costs or fewer in-network specialist options. [+ More](#)

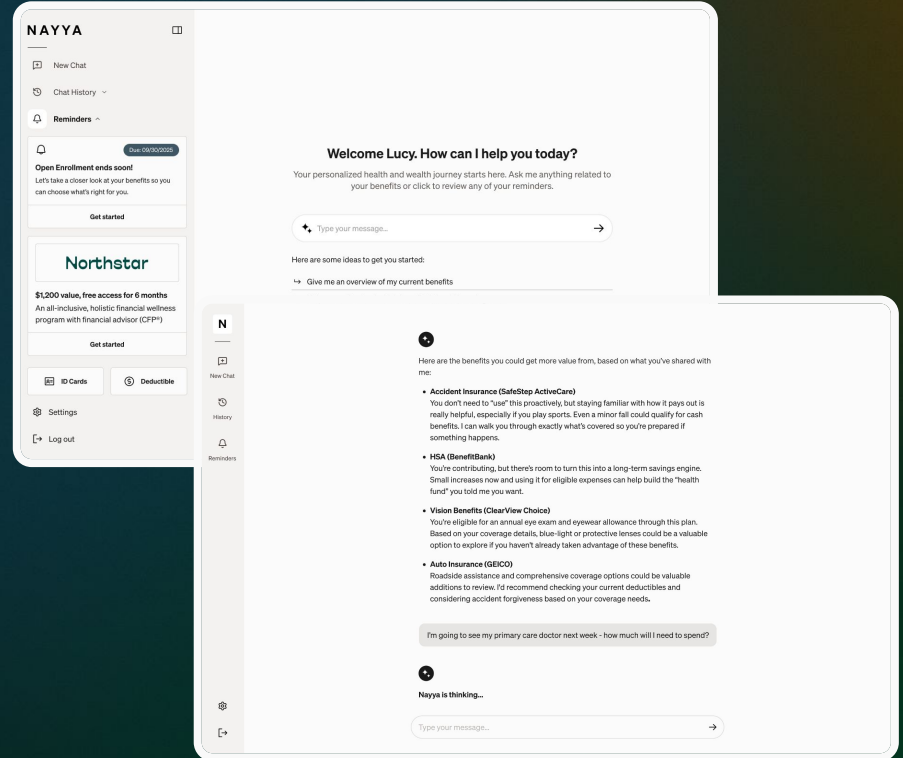
At the bottom of the interface, there is a 'Type your message...' input field with a send button, and 'Back' and 'Next' navigation buttons.

AI benefits adviser

24/7 personalized support

- Plan Types and Coverage
- Financial accounts and saving (HSA/FSA)
- Life events and eligibility
- Supplemental and ancillary benefits
- Retirement and long-term benefits
- Federal Leave laws
- Maternity, paternity, and caregiver leave
- Return to work and overlapping benefits
- Claims and documentation

And more+



Central hub for benefits

One stop benefits shop

- Single access point for deductible tracking and all employer perks and point solutions

The screenshot shows the NAYYA benefits dashboard for Michael Lee. The dashboard includes a navigation bar with 'Chat with AI', 'Home', 'My Benefits', and 'Get Help'. The main content area is titled 'My profile' and 'Your personalized benefits dashboard'. It features a profile card for Michael Lee, a Technical Lead at Google, with details on his location (901 Bagby, Houston, TX 77002), family status (Father of 2), annual salary (\$140K), and tenure (5 Years at Google). Below the profile card are two sections: 'Medical plan details' and 'Health insurance card'. The 'Medical plan details' section shows two deductibles: Individual In-Network Deductible at \$499.32 remaining (with a progress bar showing \$2,500.68 spent out of \$3,000.00) and Family In-Network Deductible at \$4,984.76 remaining (with a progress bar showing \$2,500.68 spent out of \$8,250.00). The 'Health insurance card' section displays a table of insurance details.

Member Name	Carrier Name	Member ID	Group ID	Rx Bin	Rx PCN	Rx Group
Michael Lee	Anthem Blue Cross Blue Shield	720302M	ETRBJ1234567	020099	WG	WLDA

The 'FSA Account balance' section shows a current balance of \$1,360 and a link to view eligible expenses.

Proactive nudges

Ensuring year-round engagement

- Benefits education nudges and timely reminders based on employees' available benefits, timing milestones, and personal context shared with Nayya

NAYYA

Medical coverage comes with a lot of moving parts.

Once you ask one question about how your plan works, you can keep going—uncovering costs, deductibles, and scenarios that aren't always obvious in plan documents.

Try a deeper medical coverage question like:

- *"What applies to my deductible, and what doesn't?"*
- *"How do in-network and out-of-network costs compare under my plan?"*
- *"What would I typically pay for a specialist visit?"*
- *"How does my out-of-pocket maximum actually work?"*

Explore your medical coverage

Or push into a 'what if' scenario:

- *"What would costs look like if someone needed surgery this year?"*
- *"How would multiple ER or urgent care visits affect total costs?"*
- *"What changes once the deductible is met?"*
- *"How do prescriptions factor into overall medical spending?"*

Ask one question, then follow up with "why?" or "what would change if...?" That's where Nayya can help show you the bigger picture.

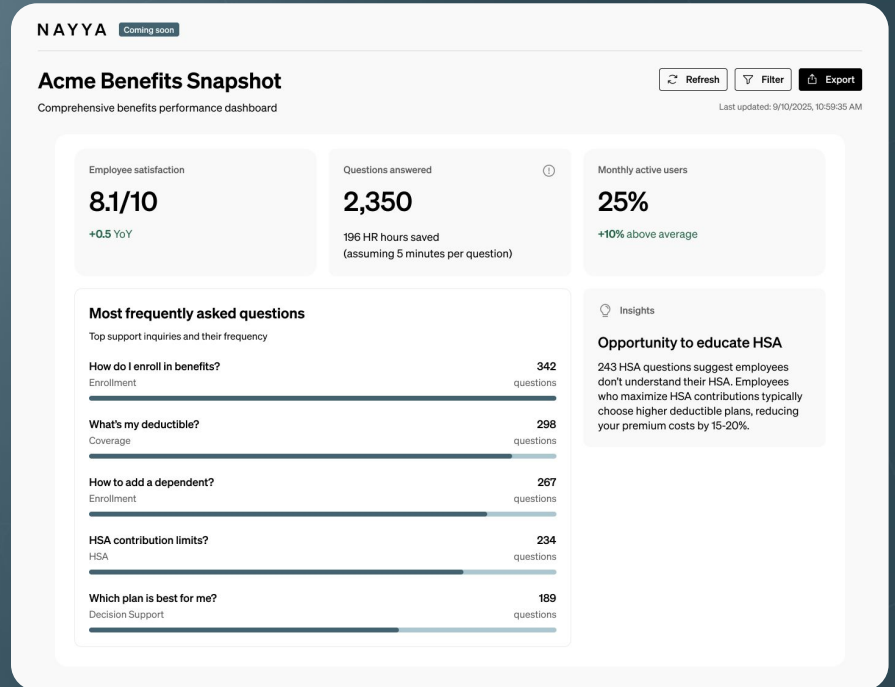
NAYYA

Employer insights

Visibility to fuel strategy

- Utilization dashboard, measuring benefits ROI through engagement metrics and trending benefits questions
- Enrollment analytics, revealing plan selection patterns by segment to help guide benefits strategy*

*available H2 2026



Demo

NAYYA

Appendix

From survey-first to adaptive intelligence

Same intelligence. Smarter delivery. Broader impact.



Same dedicated CSM support – during enrollment and beyond

Implementation partnership, enrollment strategy alignment, and ongoing support remain unchanged.



Same trusted recommendations

Personalized guidance rooted in employee context and Nayya's benefits expertise.



Same actuarial engine

Powered by Nayya's time-tested recommendation logic, machine learning models, and multi-source data foundation.

Choose (Survey-First)

- Fixed, survey-first experience
- Recommendation revealed at the end
- Same path for every employee
- Point-in-time guidance during enrollment moments
- Standalone decision support product

Platform (Adaptive, Recommendation-Forward)

- Adaptive experience based on employee needs
- Recommendations visible earlier in the journey
- Employees can go deep or stay lightweight
- Conversational AI explainability built in
- One capability within the broader Nayya Platform

One experience, flexible depth

Lightweight guidance experience



Meet Daniel

he/him

About Daniel

Age 27 years old

Info Low healthcare utilizer, looking for quick access to his best-fit plans

The screenshot displays the NAYYA mobile application interface. On the left is a navigation menu with options: New Chat, Chat History, Reminders, Open Enrollment (with a due date of 09/30/2025), Maternity Checklist (2 of 10 tasks), Livongo by Teladoc Health (Recommended for you), Deductible, Settings, and Log out. The main chat area on the right features a welcome message: "Welcome Lucy. How can I help you today?" followed by a personalized greeting and a list of suggested actions: "Get started with Open Enrollment", "Dive into our last conversation", and "Tell me about my current benefits". A text input field at the bottom is labeled "Type your message..." with a send button.

One experience, flexible depth

Deeper survey-style experience



Mia
she/her

About Mia

Age 49 years old

Info Has dependents
Interested in maximizing
benefits package

Open Enrollment Guide ✕ Exit

Tell Us About Your Health Needs

Tell us about your health needs.
Answer the following questions to provide us with information regarding your health history, behaviors, and needs.

You can easily answer these questions by also linking your claims data from last year.

Would you like to connect it now?

Do you or any of your medical dependents have any underlying conditions?
Taking this information into account helps us make the best recommendation for your medical insurance, and potentially avoids large expenses later on.

Cancer Diabetes High Blood Pressure

Heart Disease Obesity Other major conditions

None of the above Prefer not to answer

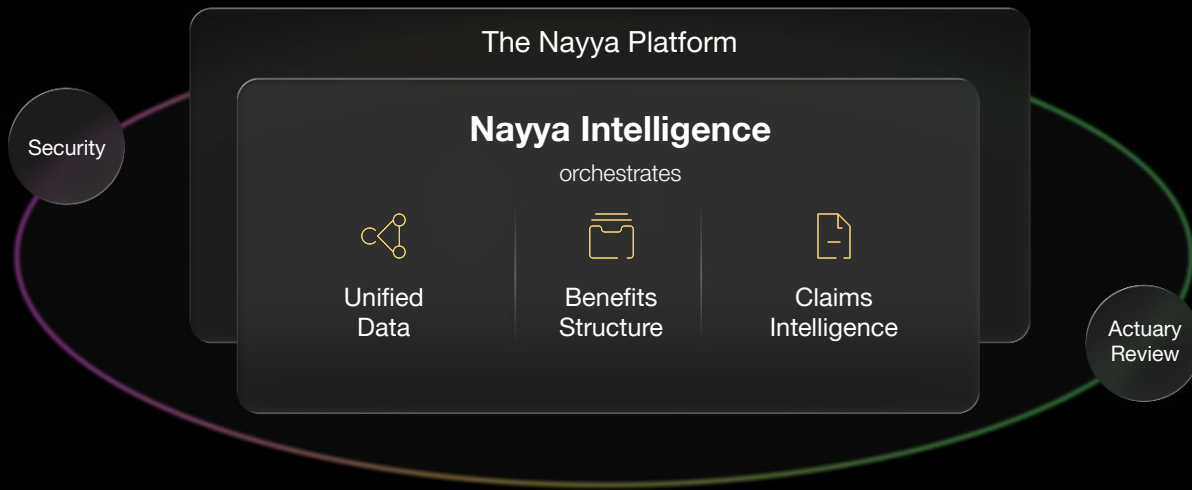
Do you, or any of your covered dependents, have recurring prescriptions?
Different medical insurance plans cover varying levels of prescription drugs.

Yes No

How many total visits have you and your covered dependents had in the last year?
The frequency of your visits helps us find the right plan for you and your family's needs.

Left sidebar: N, New Chat, History, Reminders, Type your message... →

The intelligence layer that powers the Nayya platform



Unified data

Nayya co-locates and unifies millions of medical, financial, benefits, and lifestyle data points that typically live in completely separate systems

Benefits Structure

Nayya's patented algorithm ingests unstructured plan documents and transforms them into a clean, uniform schema, validated by actuaries and benefits professionals.

Claims Intelligence

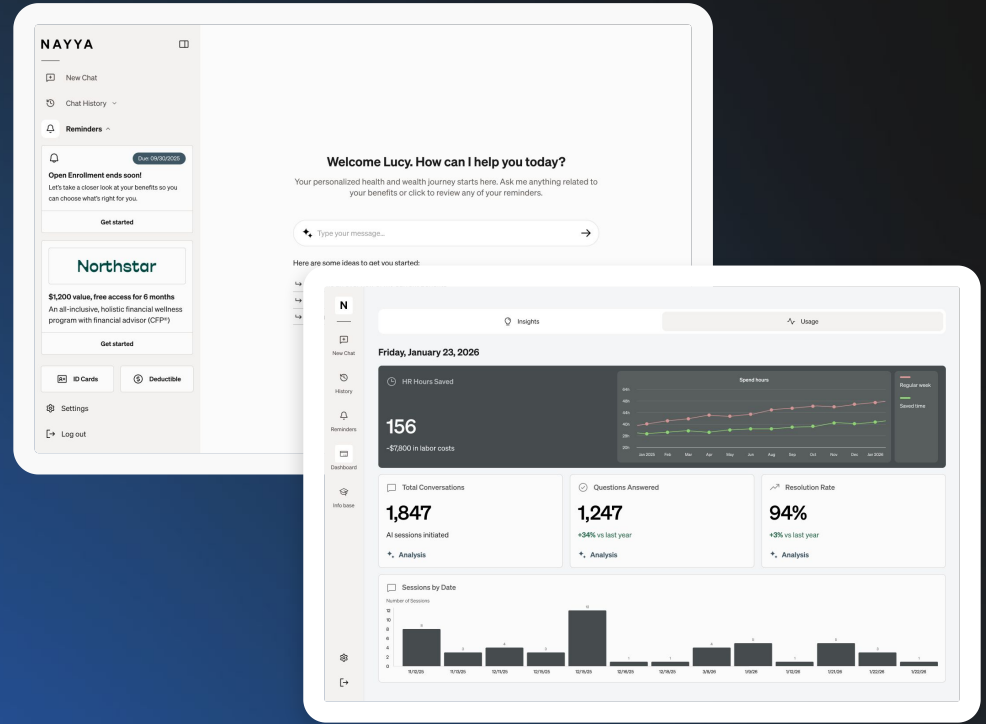
Nayya triangulates diagnoses with procedures, validates billing intent through revenue codes, and maps fragmented events into longitudinal episodes of care.

Every output is backed by continuous actuary review and human-in-the-loop validation

The Nayya Platform

One platform to optimize your benefits investment

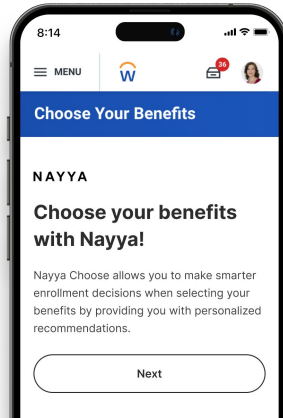
- **Maximize benefits ROI** with year-round guidance, proactive nudges, and real-time reporting that shows what's actually working.
- **Save HR team time** by giving every employee a personalized AI adviser that knows their plan, your company context, and their health and financial situation.
- **Improve employee satisfaction** by helping employees take action on their benefits, and always with their permission.



Built to fit into your existing workflows

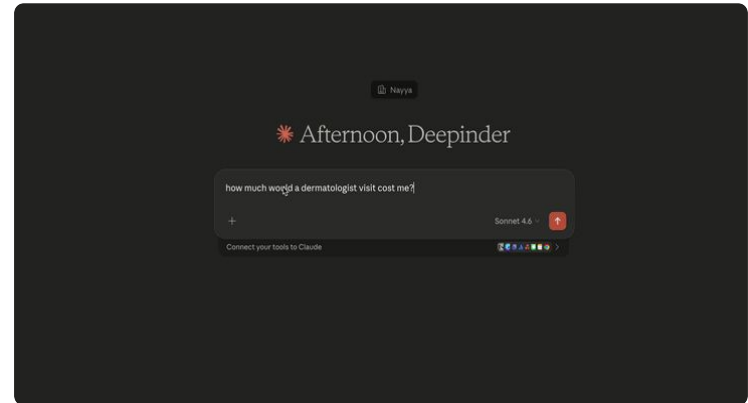
Integrated with your existing HR systems

We have 8 embedded relationships live today with all major partners



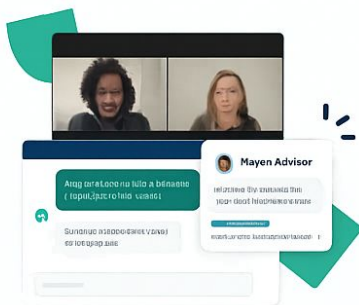
Meet employees where they already are

Deliver personalized benefits guidance and year-round engagement through the channels your employees already use daily



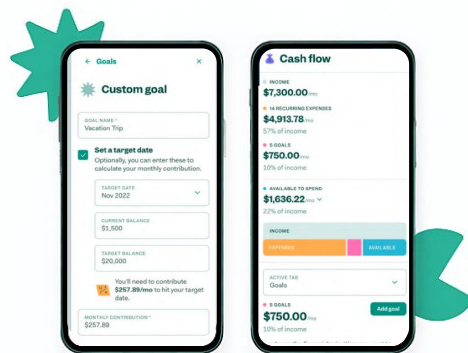
Nayya welcomes Northstar

The first benefits platform that covers both health and wealth



Human + AI

Employees are paired 1-on-1 with a financial advisor to develop a custom action plan



Financial Tools

Employees use self-service tools to track progress and take action on financial goals



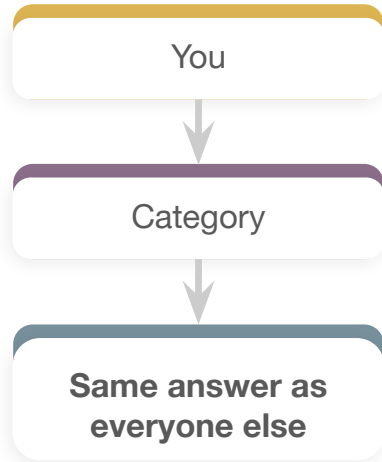
Total Compensation Tools

Employees see how their total compensation can support their unique financial and life goals

Why we're rebuilding the Naya platform using LLMs

Benefits decisions aren't linear

Traditional benefits guidance



One path, one answer

Naya Agentic Platform



All factors, one recommendation

Data requirements for implementation

01

Benefit Documents

Provided for all plans regardless of carrier

File	Format
Plan documents	PDF
Rate schedule per plan	Excel
Other benefit or policy documentation (e.g., employee handbook)	Various (e.g., PDF)

02

Census file

Provided for Open Enrollment & routinely thereafter

Category	Fields
Baseline	EE ID, Full name, Email address
For eligibility	Examples: Full-time vs Part-time, Management vs union, Salary bands, Age bands
For improved employee experience	Date of birth, Gender, Full home address, Medical carrier, Member ID #, Group number

03

Enrollment file

Provided at the end of Open Enrollment

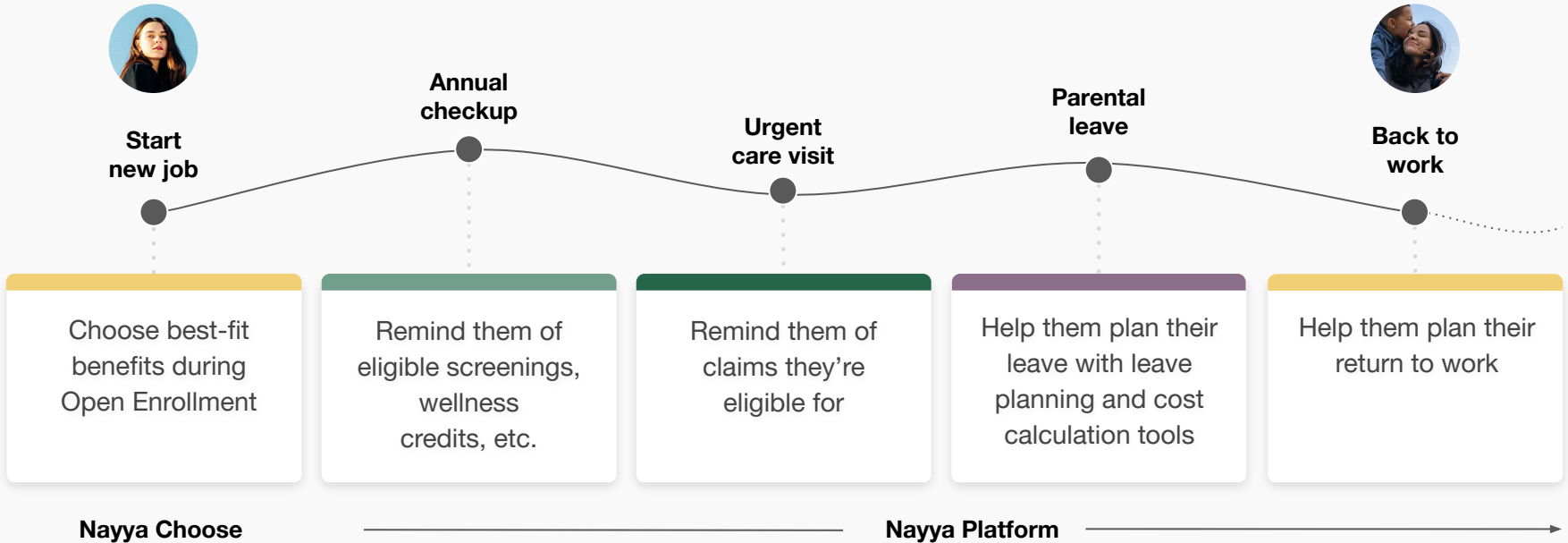
Category	Fields
Baseline	EE ID, Plan type, Plan name, Carrier, Coverage tier
Additional capabilities	Coverage effective date, Group number, Member ID #

AI agents your employees can trust

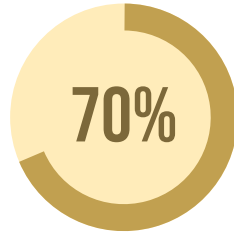
Our truth sources work in layers. SMEs curate data sets that define what good looks like. Evals measure success at scale across thousands of scenarios. And finally, playtesting to ensure what works in testing actually works when employees need help in the moment.



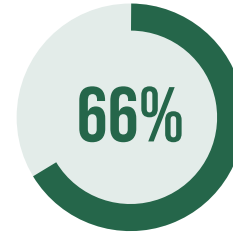
Helping your employees navigate their health and wealth **beyond Open Enrollment**



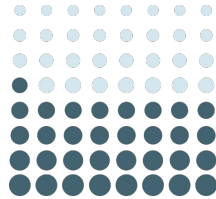
And they are **are already**
opting for AI support for
their benefits, driven by fears
of judgment and concerns
about privacy



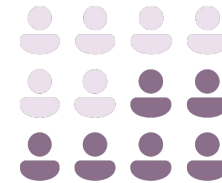
Have avoided asking HR questions at
least once for fear of looking uninformed



Won't ask HR questions due to privacy
concerns



59% of employees view AI tools as more
useful than conventional support methods



***48% of employees often use tools** like
ChatGPT for benefits help

NAYYA

Nudges

Personalized benefits optimization nudges

Proactively helping employees get the most from their benefits



Opt-in approach

Employees will only receive personalized nudges from Nayya when they sign up, opt-in, and share relevant context. No marketing emails will be sent to employees.



Relevance over volume

Nayya identifies notifications to send to users based on their available benefits, timing milestones, and personal context shared with Nayya.

What kinds of notifications will Nayya send to users?

1

Benefits Education Opportunities

Nayya receives information from an employee (or enrollment information) that lets us know they may have an opportunity to get more value from their benefits.

2

Timely Reminders

When a deadline approaches (e.g. plan year end, FSA grace period, Open Enrollment approaching), Nayya will notify employees to use time-sensitive benefits

Sample Benefits Education Opportunity



See how your benefits can help as you prepare to grow your family

Since you mentioned you're planning to grow your family in the coming year, let's make sure you're feeling confident about how your benefits and coverage can help for this specific journey.

Here's what you should dive into to get more detail from Nayya:

- **Hidden perks in your medical plan:** Your medical plan includes specific maternity navigation services that many employees miss.
- **Carrot Fertility:** Your employer gives you access to Carrot's comprehensive fertility and family-building support.
- **Hospital Indemnity:** Your Hospital Indemnity plan can provide a lump-sum cash payment directly to you following a delivery stay to help offset your deductible.

Ask Nayya to learn more

Nayya can also help with your most specific questions. Try asking Nayya:

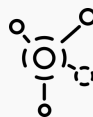
- "How would multiple ER or urgent care visits affect my total costs?"
- "Should I change my benefits once I have my baby? What should I change?"
- "How do prescriptions factor into overall medical spending?"

User Engagement Emails

Driving opt-ins to Nayya nudges

Nayya will send nudges to unengaged users to drive opt in and engagement.

The goal of these emails is to help users understand how Nayya can help them understand and maximize their benefits.



“Sign-up for Nayya”

Sent to users who have not logged into Nayya.




Complete onboarding

Sent to users who create their account but do not complete the onboarding process.



“Try asking Nayya”

Sent to users who have created accounts, but are unengaged with Nayya (e.g. no log-ins in the past 6 months)



Custom nudge programs

Achieve specific benefits outcomes

For employers with specific benefits engagement goals, Nayya can partner with your HR team to build custom engagement campaigns that drive specific behaviors.

Sample nudges:

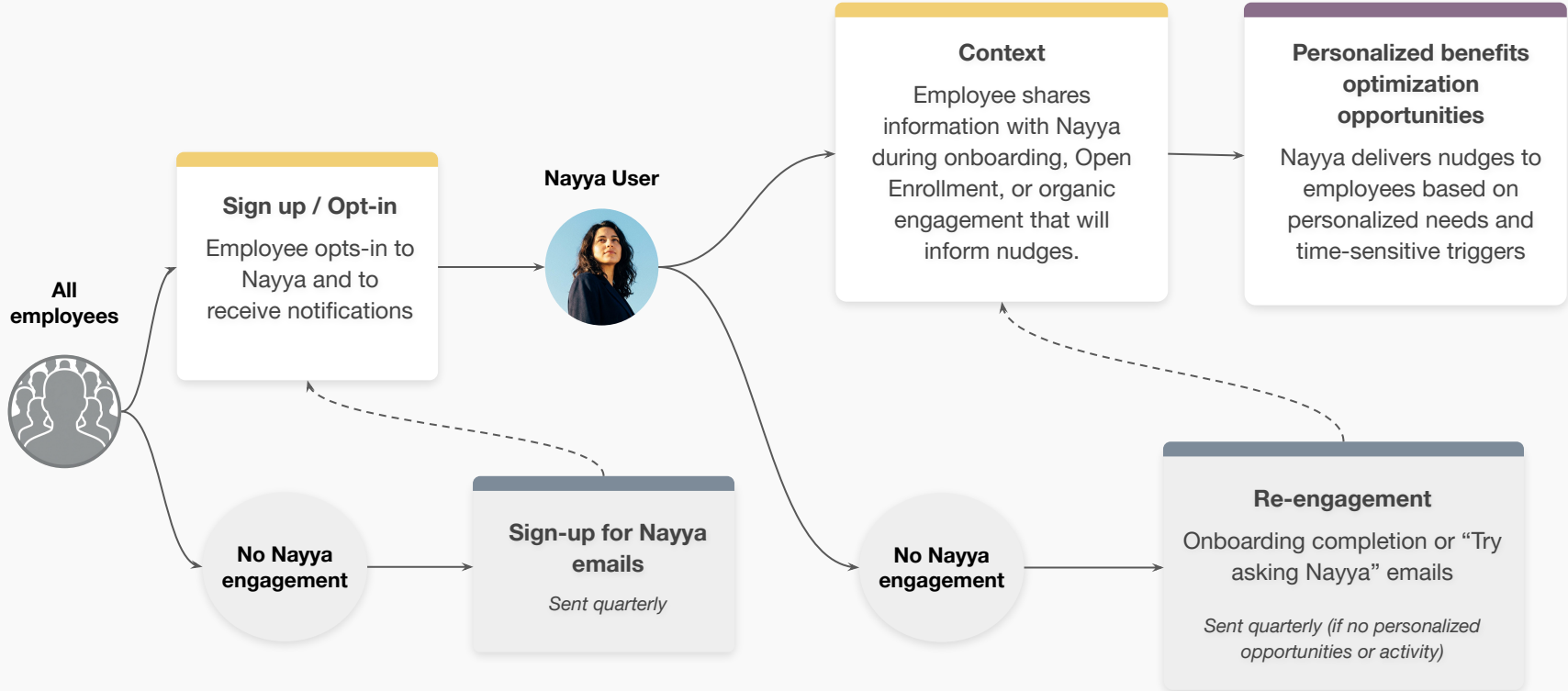
- Remind employees who haven't gotten a cleaning yet that they should schedule a cleaning with their dental provider.
- Educate employees about new programs that are launching with targeted communications to employees for whom the benefit is relevant.
- Nudge employees who have funds above the investment threshold in their HSA to invest their funds.

Pricing: Pricing will vary.

NAYYA

Zoom-in slides

How will users opt-in and get guidance from Nayya?



Personalized benefits optimization nudges

Proactively helping employees get the most from their benefits



Opt-in approach

Employees will only receive personalized nudges from Nayya when they sign up, opt-in, and share relevant context. Without engaging, they will receive a maximum of ~4 emails per year focused on driving sign-ups and re-engagement.

Opted in employees have full control over frequency, channel (email, SMS/Workplace messaging in future), and types of notifications.



Relevance over volume

Nayya identifies notifications to send to users based on their available benefits, timing milestones, and personal context shared with Nayya.

*If Nayya does not have relevant personal context or time-sensitive triggers for a user, **we will not send them generic notifications.***

How does Nayya determine when to nudge users and what content is relevant?

1

Identify Trigger

Is there an event or new information shared that may signal a need?

Potential triggers

- User shares context with Nayya (enrollment, Q&A)
- Open Enrollment approaching
- Plan year end
- Tax-filing deadline

2

Evaluate Usage Opportunities

Is there a new optimization opportunity tied to this event?

Potential usage opportunities:

- Enrolled benefits value
- Sponsored-programs for sign-up
- Preventive care reminders
- Funds expiry (e.g. FSA)
- Helpful other programs (e.g. 529)

3

Send Nudge

Nayya sends a personalized notification based on user needs.

Sample nudges

- During OE, user told Nayya they are planning to have a baby and gets a nudge to look at their in-plan fertility benefits.
- Plan year is ending and user gets a notification to ensure they are spending down their FSA funds.

NAYYA

Internal slides



FAQs

01 **Does an opt-in approach decrease utilization?**

We take an opt-in approach to prioritize quality of our nudges. This allows us to send high-quality engagement emails educating users about how Nayya can help, and then deliver highly personalized nudges once they've shared valuable context with Nayya.

02 **What is the highest number of notifications a user might receive in a single year?**

The minimum number of notification a user would receive is 4 (engagement emails). That number increases based on the users enrollments and engagement with our product. A very engaged user may receive closer to 12 emails per year

03 **Can I opt out of specific nudges?**

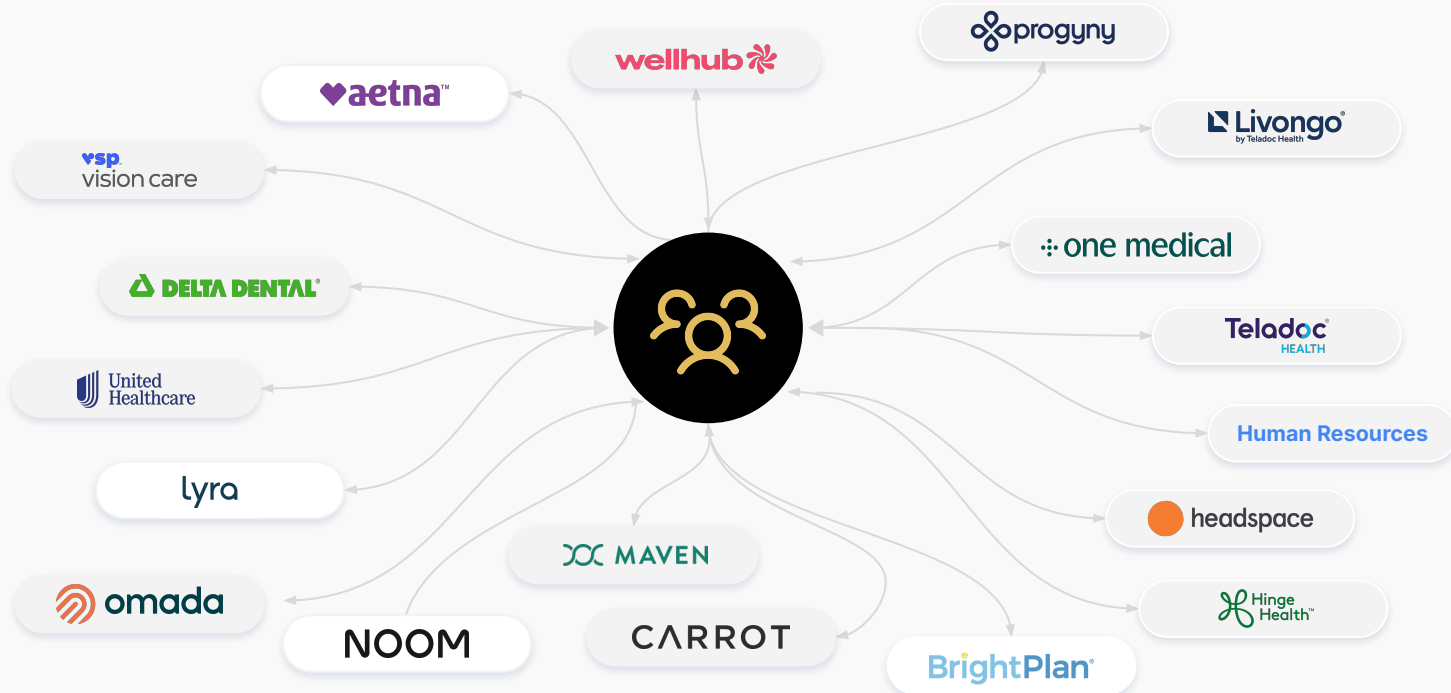
Opt in is at the user level. Employers can choose to opt out of nudges altogether, but this will decrease product adoption and benefits value for employees.

04 **What does our roadmap look like for nudges? (e.g. triggers, channels, content)**

All of the content here will be part of the core package. Additional triggers (claims data) and adding new channels for nudges (SMS, workplace messaging) are what will expand our nudge program as the year progresses.

HR teams challenge

Juggling multiple point solutions for different employee needs



Introducing

Nayya Agentic Platform

Personalized, proactive
health and wealth guidance for all



Assist

Bring clarity to any benefits questions



Anticipate

Deliver nudges and reminders



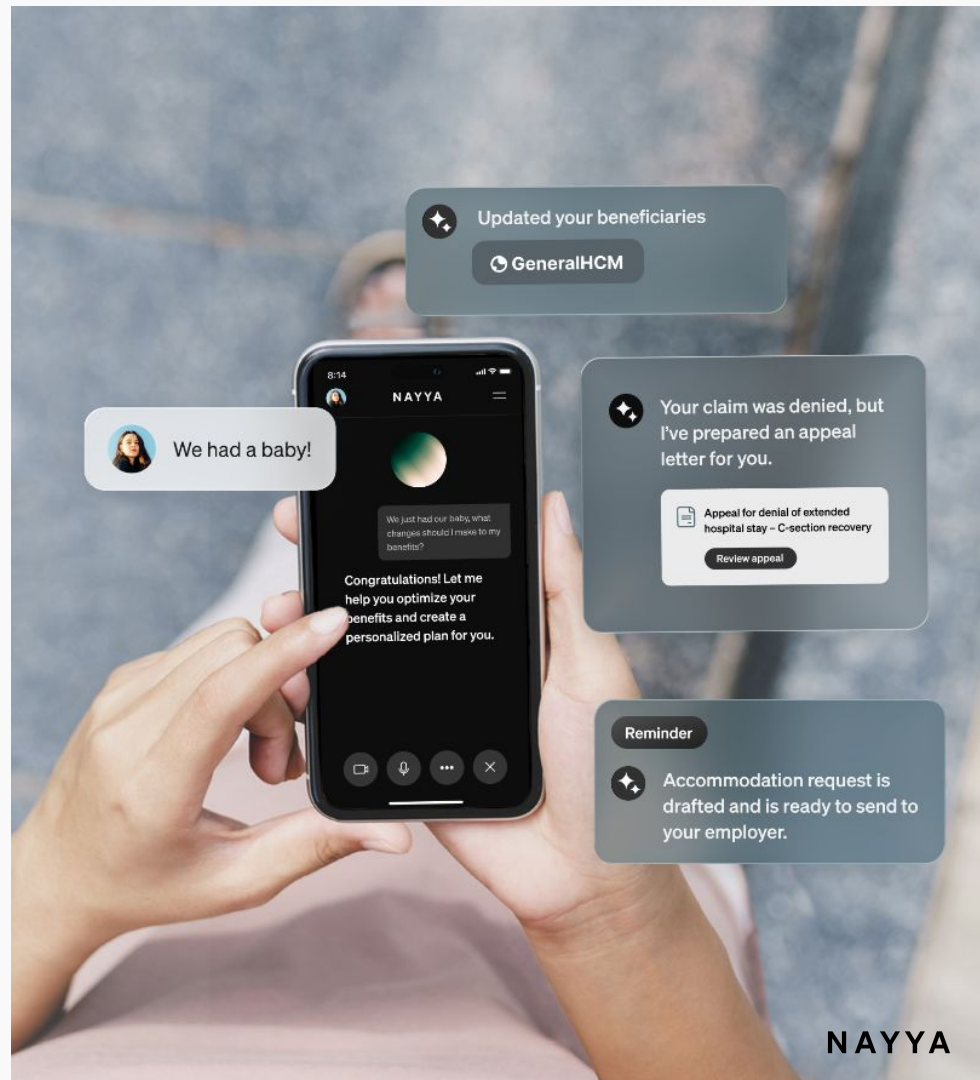
Act

Take action on behalf of employees



Analyze

Surface insights to optimize benefits strategy



Core package

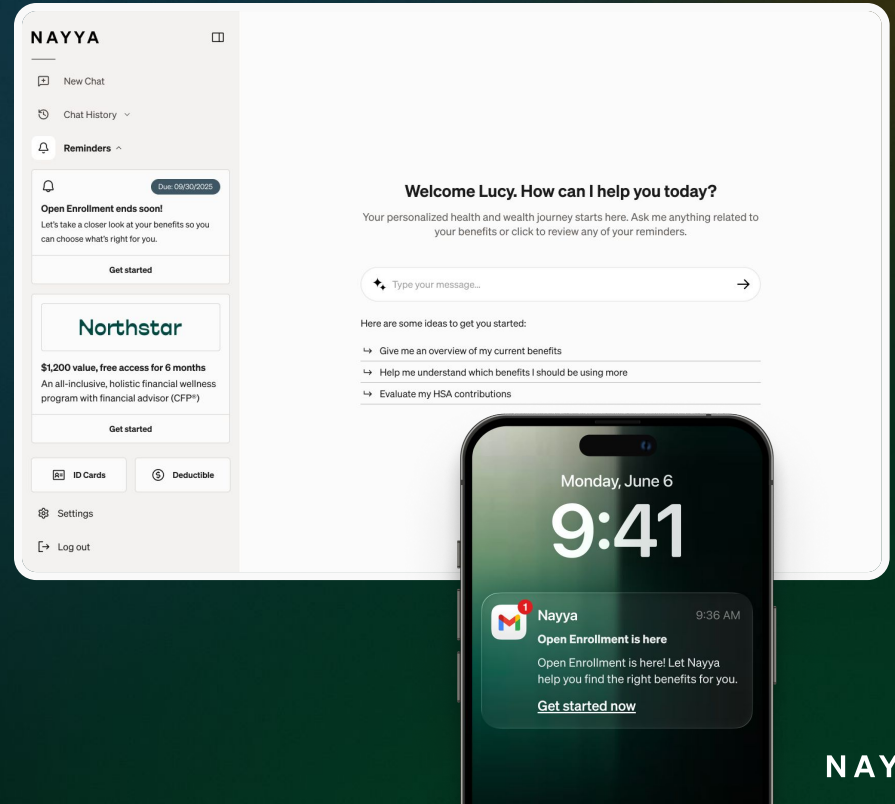
Platform capabilities

AI benefits adviser helping users on any health and wealth benefits related question year-round

Proactive nudges that guide employees to better health and wealth year-round

One central hub for benefits, which includes ID cards, deductible tracking, and access point for all employer perks and point solutions

Decision support with conversational AI



Core package

Benefits Intelligence

Utilization dashboard → measure benefits ROI through engagement metrics, NPS, and trending questions

Enrollment analytics → Show plan selection patterns by segment to guide benefits strategy

