### Nayya

# Nayya and Your Data FAQs

Commonly Asked Questions by Nayya Users About Their Data Privacy



#### Our Stance on Data Privacy

At Nayya, we are committed to data privacy and security. It's at the core of everything we do. We're setting the standard when it comes to personalizing benefits for every consumer. We're SOC 2, HIPAA, and CCPA compliant so you can rest assured that personal data is well protected.

Brand safety and trust are increasingly important in today's new digital reality, and nowhere is this more exemplified than in how your data is collected, used, and protected. We've heavily invested in our security framework and take a privacy-forward approach with all of our products and services.

# How will you handle my personal data?

We handle our users' personal information with extreme care. All data is anonymized and securely stored in the cloud. On top of that, Nayya is annually audited by a third-party data-security firm, helping us ensure our framework is secure and protected.

We make sure all of our users are in control of their data. Whenever you use Nayya, we will only collect personal information provided to us with your explicit consent.

#### Will Nayya sell my data?

**No** – we never will release, sell or monetize your private data to any outside third parties.

# Does Nayya share any of my healthcare information with my employer?

No. All individual employee data shared with Nayya is kept completely confidential and will not be provided to anyone, including employers. The data we use is solely for individual benefit recommendations.

# Will my assessment responses be kept private?

Absolutely – your privacy is our top priority. Your employer will never see your responses and your health and financial information is kept private. Your answers are only used to personalize your recommendations so we can help you find the right care.





We analyze your financial data – only with your explicit permission – to make smarter, more personalized benefits recommendations. By knowing details like your home equity, mortgage or rent 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 the right choice for you.

## What types of financial data do you look at?

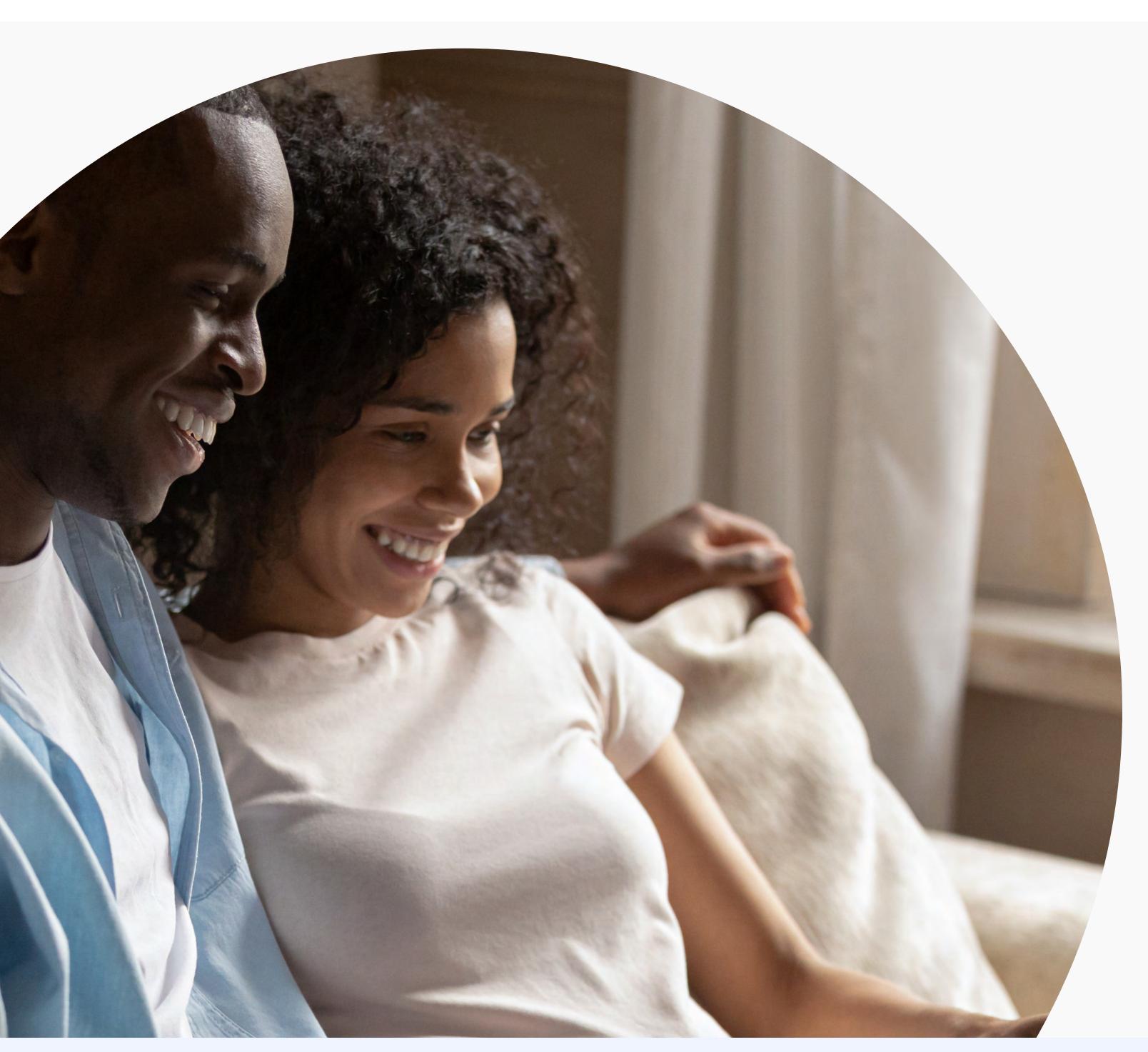
To analyze financial data, Nayya does a 'soft credit inquiry' to pull publicly available information (similar to how credit card companies pull user information). We do not pull credit reports and using Nayya has no impact on your credit score or report.

### How does Nayya make benefits recommendations?

Our patented system uses machine learning to create a personalized benefits recommendation engine. Fueled by external consumer data in conjunction with personal user data, Nayya leverages Al to provide individualized benefits recommendations.

#### How does Nayya source the data that powers your decision support engine?

Great question! We leverage both user data (collected only with your consent) and a variety of privacy-compliant, third-party data sources to make sure our recommendation engine is as accurate and helpful as possible. All of the data that powers our support engine is anonymized and non-identifiable.



#### Still have questions? Visit nayya.com for more.

For more information about how we handle your data, you can read our <u>Privacy Policy here</u>. Nayya believes in open and honest communication and our privacy policy outlines how we both collect and use consumer data in our platform and services.

