

Welcome back, Lucy

We're here to help you with your health and financial benefits. We'll answer your questions and guide you step-by-step, so you can make the best choices for your life.

How can we help you today? Here are some ideas to get you started:

- ↳

How can I put more money into my HSA?
- ↳

Tell me about my current benefits
- ↳

Help me plan for a parental leave

Type your message...

→

I'd like to submit a leave plan



I'm happy to help you with creating a personalized leave plan. At this time, I am able to support creating a parental leave plan only. Would you like to get started on that?

Yes



Great. Let's start by collecting some necessary information.

Questions for your parental leave plan

How are you expecting your child?

Select Method

When is the expected due date?

MM/DD/YYYY

How do you want to plan your leave?

Choose Segment

When do you anticipate returning to work?

Choose Return Option

Submit Answers

Once you provide this information, we can move forward with creating your leave plan.

Is there any aspect of leave planning you'd like to know more about first?

↳ Tell me about my benefits during leave

↳ Explain the leave duration options

↳ Discuss the return-to-work choices

Type your message...



Why does Nayya need my age information for insurance recommendations?



Age is an important factor in insurance recommendations for several reasons:

- **Risk assessment:** Your age helps determine potential health risks and medical care needs.
- **Coverage needs:** Different age groups often have varying insurance priorities. For example, younger individuals might focus on accident coverage, while older adults may prefer comprehensive health plans.
- **Premium calculation:** Age is often used to calculate insurance premiums, as it can indicate the likelihood of claims.
- **Legal compliance:** Many insurance laws have age-specific provisions, such as coverage for dependents up to a certain age.
- **Long-term planning:** Age is crucial for recommending appropriate life insurance or retirement savings plans.

Rest assured, while age is an important factor, it's just one of many considerations Nayya uses to create comprehensive insurance recommendations tailored to your specific needs.

How this applies to you

- You have “[Plan Name Here]” and it’s appropriate for someone your age because...
- Others like you usually choose high deductible plans because...

Would you like assistance with any of the following?

- ↳ Tell me about the other factors that go into my benefits recommendation
- ↳ Explain how Nayya provides accurate, personalized and beneficial insurance recommendations

Type your message...



What qualifies me for a Special Enrollment Period outside Open Enrollment?



Special Enrollment Periods (SEPs) allow you to enroll in or change your health insurance outside of the regular Open Enrollment period.

Here are the qualifying life events (QLEs) that typically permit you to use an SEP:

- **Life changes:** Marriage, divorce, birth/adoption of a child, or death in the family.
- **Residence changes:** Moving to a new ZIP code or county.
- **Loss of coverage:** Losing job-based insurance, individual coverage, or eligibility for government programs.
- **Other events:** Income changes affecting coverage eligibility, gaining tribal membership, or becoming a U.S. citizen.

It's important to note that SEPs usually have a 30-60 day window to make changes.

**For specific details about your situation, please consult your HR department or benefits administrator.*

Would you like assistance with any of the following?

- ↳ How do I apply for a Special Enrollment Period?
- ↳ What documents do I need to provide for a Special Enrollment Period?

Type your message...



Does Nayya collect data about my current medical providers?



Nayya does collect data about users’ current medical providers in order to provide personalized benefits recommendations and support.

Here’s what you should know:

- Nayya gathers information on your current doctors and hospitals.
- This data is used to help you find in-network providers and compare health plans that include your current providers.
- The information is collected through user input during enrollment and, when available, integration with insurance carrier databases.

Nayya uses this data to offer personalized recommendations and help ensure continuity of care when you’re selecting health plans. Rest assured, Nayya follows strict data privacy and security protocols to protect all collected information.

For the most accurate and up-to-date information about what specific data Nayya collects, including any details about current medical providers, I recommend the following:

↪ Check Nayya’s official privacy policy

↪ Contact Nayya Customer Support directly

Type your message...



What is the out-of-pocket maximum?



An out-of-pocket maximum is the most you'll have to pay for covered medical expenses in a plan year. This protects you from paying very high medical costs.

Once you reach this limit, your insurance plan pays 100% of covered medical expenses for the rest of the year. This includes costs like copays, coinsurance, and deductibles.

Key points to understand:

- The out-of-pocket maximum resets each plan year
- Monthly premiums typically don't count towards this maximum
- Some plans may have separate maximums for in-network and out-of-network services

How this applies to you

- Individual: Your out-of-pocket maximum is \$5.00 (in-network) / \$15.00 (out-of-network)
- Family: Your out-of-pocket maximum is \$1.50 (in-network) / \$15.00 (out-of-network)

Would you like assistance with any of the following?

- ↳ Show me an example of how out-of-pocket maximum works
- ↳ Check my plan details to find out how close I am to reaching my out-of-pocket maximum
- ↳ Contact my insurance provider

Type your message...



What can this chatbot do for me?



I'd be happy to explain what I can do for you. I'm here to assist with leave planning and benefits management. Here's a brief overview of how I can help:

- Explain insurance concepts and terminology related to your benefits
- Provide information about your benefits, including health insurance and leave periods
- Guide you through the process of planning and requesting leave (e.g., parental leave, medical leave, FMLA)
- Offer insights on maintaining coverage during leave and transitioning back to work

Would you like assistance with any of the following?

- ↳ Understand my benefits
- ↳ Learn about FMLA
- ↳ What support can I get for planning a parental leave?

Type your message...

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What is my health insurance plan?



Your current plan is a PPO (Preferred Provider Organization) called PPO 1000, and you have coverage for yourself and your spouse.

Here are the key features of your plan:

- **In-network deductible:** \$1,000 individual / \$2,000 family
- **Out-of-network deductible:** \$2,000 individual / \$4,000 family
- **In-network out-of-pocket maximum:** \$3,000 individual / \$6,000 family

Your plan includes copays for various services:

- **Primary care visits:** \$20
- **Specialist visits:** \$40
- **Emergency room visits:** \$250 (plus 20% coinsurance)

Preventative care is fully covered (100%), and you have prescription drug coverage with tiered copays (\$10 for Tier 1, \$35 for Tier 2, \$60 for Tier 3).

How this applies to you

- You have very low out-of-pocket costs for most medical services.
- Using in-network providers will save you significantly on healthcare expenses.
- Your plan includes coverage for office visits, specialists, emergency care, and prescriptions.

Would you like assistance with any of the following?

- ↳ Check my plan details to find out how close I am to reaching my deductible
- ↳ Check how close I am to reaching my out-of-pocket maximum
- ↳ Explain how PPO is different from other offered plans

Type your message...



Do I have an HSA?



Yes, you do have an HSA (Health Savings Account). Here's a summary of your HSA information:

Your current HSA balance is: \$2,500

- The annual contribution limit for your HSA is **\$3,650**
- Your employer has contributed **\$500** to your HSA (this is already included in your current balance)
- You can still contribute up to **\$1,150** this year to reach the annual limit

Would you like assistance with any of the following?

- ↳ What can I use my HSA for?
- ↳ Show me some contribution strategies for maximizing my HSA
- ↳ Increase my monthly HSA contribution

Type your message...

→

Can I be fired for being pregnant?



Job security during pregnancy is an important concern, Lucy. The short answer is no, you cannot legally be fired for being pregnant, as federal and state laws protect you from pregnancy discrimination.

It would be helpful to know your location as laws can vary by state. Could you please provide your zip code below so I can give you more specific information about the protections available to you?

What is your zip code?

Enter a 5-digit zip code

Submit

Type your message...





Your answer has been submitted

Zip code:

100012



You cannot legally be fired for being pregnant. There are strong protections in place for pregnant employees, especially in New York. Here’s a summary of the key protections:

- Federal laws prohibit pregnancy discrimination and provide job-protected leave for eligible employees.
- New York State laws offer additional protections, including:
 - Prohibition of discrimination based on pregnancy or related conditions
 - Requirement of reasonable accommodations for pregnancy-related conditions
 - Up to 12 weeks of paid, job-protected family leave
- These protections apply to most employers, with some variations based on company size.

Remember, while these laws protect you, it’s best ot communicate openly with your HR department about your needs and rights during pregnancy.

How this applies to you

- You can’t be fired, denied employment, or passed over for promotions due to pregnancy.
- Your employer must provide reasonable accommodations like more breaks or modified schedules.
- You have the right to continue working as long as you can perform your job duties.

Would you like assistance with any of the following?



Check my plan’s parental leave details



Learn more about my specific rights and accommodations

Type your message...



Does my employer have to let me take leave?



Your employer is generally required to provide various types of leave, including parental, medical, caregiving, and military exigency leave. However, specific eligibility and benefits can vary based on your employment details and company policies.

Here are some important points to consider:

- Eligibility often depends on your length of employment and work hours.
- Leave duration and job protection periods can vary based on company policy and applicable laws.
- Pay during leave depends on your employer’s policies and state laws.
- You typically need to provide advance notice and may need to submit documentation.

To get more specific information about your situation, we can create a detailed leave plan.

Would you like to proceed with creating a leave plan?

Yes

No

Type your message...



Yes, I'd like to create a leave plan



I'm happy to help you with creating a personalized leave plan. Let's start by collecting some necessary information.

Key details for your leave plan

What is the reason for your leave? (e.g. parental, medical, caregiving, military)

Leave Reason

When do you plan to start your leave?

Select start date

Do you have a specific end date or should we calculate the maximum duration based on your benefits?

Select end date

Do you prefer continuous or a different pattern? (e.g. continuous, calendar-segment, or intermittent)

Select pattern

Would you like to receive reminders about your leave plan?

Select reminder option

Submit Answers

Once you provide this information, we can move forward with creating your leave plan.

Is there any aspect of leave planning you'd like to know more about first?

↳ Tell me about my benefits during leave

↳ Explain the leave duration options

↳ Discuss the return-to-work choices

Type your message...



What accommodations does my employer have to give me?



I'd be happy to help you understand what accommodations your employer may need to provide. To give you the most accurate information, it would be helpful to know your location, as requirements can vary by state and local laws.

Could you please provide your zip code? This will allow me to give you more specific information about accommodations in your area.

What is your zip code?

Enter a 5-digit zip code

Submit

Type your message...

→



Your answer has been submitted

Zip code:

100012



Based on your location of New York City, I can give you an overview of the accommodations your employer is generally required to provide. Keep in mind that these requirements can vary based on the size of your employer and your specific situation.

Federal Laws:

- **Americans with Disabilities Act (ADA):** If your employer has 15 or more employees, they must provide reasonable accommodations for qualified individuals with disabilities. This could include modified work schedules or assistive technology.
- **Pregnancy Discrimination Act:** This prohibits discrimination based on pregnancy, childbirth, or related medical conditions. You’re entitled to the same accommodations as other employees with similar abilities or limitations.

New York State and City Laws:

- **New York State Human Rights Law:** This applies to employers with four or more employees. It requires reasonable accommodations for employees with disabilities, including pregnancy-related conditions.
- **New York City Human Rights Law:** This provides even broader protections, requiring employers to accommodate disabilities unless it would cause undue hardship.

Examples of accommodations may include flexible work arrangements, modified workplace policies or assistive devices.

Remember, the specific accommodations you’re entitled to depend on your individual situation and your employer’s capabilities. For personalized guidance, it’s best to consult with your company’s HR department or benefits administrator.

Would you like assistance with any of the following?



How do I request accommodations?



What if my request is denied?

Type your message...



How much will pregnancy cost me under my plan?



Based on your current health insurance plan, here's an estimate of your pregnancy-related costs:

- Your plan covers prenatal and postnatal care at **100%**, so those will be free for you.
- For the hospital delivery, you'll need to pay your **\$1,500 deductible** plus **20%** of the remaining costs, up to your **\$3,000 out-of-pocket maximum**.

In total, you can expect to pay between \$1,500 and \$3,000 for your pregnancy and delivery, depending on the specific services needed.

Would you like assistance with any of the following?

↪ Show me a detailed cost breakdown of my pregnancy-related expenses

↪ What are some ways I can reduce my costs?

Type your message...



I am 6 weeks pregnant, what will my medical visits look like and how much will they cost with my insurance?



First off, congratulations on your pregnancy! Let’s review your upcoming medical visits and costs based on your insurance.

Your total estimated out-of-pocket cost: \$6,695

This is the total amount you can expect to pay for your pregnancy and delivery, from your first visit to your postpartum check-up.

Note: This is an estimate and your actual cost may be different. You can always ask me to adjust this number if you have a better estimate of certain costs.

How this applies to you

- **Key Takeaway:** Your pregnancy timeline crosses from 2025 into 2026. This is important because your health insurance plan’s limits reset on January 1st. This means you will have to pay your full deductible in both 2025 and 2026, which significantly impacts your total cost.
- Your Deductible is the amount of money you must pay for your medical care before your insurance starts to share a larger portion of the costs. **Your total deductible is \$3,000 of which you have met \$0 so far this year.**
- After you've paid your full deductible, the portion of the costs you pay (your “coinsurance”) is 20%. Your insurance will cover 80% of the in-network costs.
- Your deductible resets annually based on the calendar year. This means it will return to \$0 on January 1, 2026.

Cost Breakdown for 2025

	Total	You've met	Notes
Total Deductible	\$3,000	\$0	Expected to meet around Dec 4
Out of Pocket Max	\$6,000	\$0	Likely won't meet in 2025
	Total	You pay	Estimated Date
First OB/GYN Visit & Initial Labs	\$350	\$350	June
Dating Ultrasound	\$250	\$250	Late June
Non-Invasive Prenatal Testing (NIPT) (Optional)	\$550	\$550	July
Second Trimester Routine Follow-ups (3 x \$250)	\$750	\$750	September - November
Anatomy Ultrasound	\$350	\$350	September
Third Trimester Routine Follow-ups (6 x \$250)	\$1,500	\$750 Deductible \$150 Coinsurance	November - December
Total You Pay in 2025		\$3,150	

Cost Breakdown for 2026

	Total	You've met	Notes
Total Deductible	\$3,000	\$0	Expected to meet around Jan 15 (due date)
Out of Pocket Max	\$6,000	\$0	Likely won't meet in 2026
	Total	You pay	Estimated Date
Third trimester Routine Follow-ups (2 x \$250)	\$500	\$500	Early January
Labor & Delivery	\$23,000	\$2,500 Deductible \$495??? Coinsurance	Around January 15
Post-partum Follow-up	\$250	\$50	Late Jan - Early Feb
Total You Pay in 2026		\$3,545	

Would you like assistance with any of the following?

- ↳ Walk me through the cost breakdown
- ↳ Lorem ipsum dolor sit amet

Type your message...



What stocks should I buy this week?



I apologize, but I am not able to provide stock recommendations or financial advice. However, I'd be happy to assist you with any questions related to your employee benefits, leave options or medical cost estimates. Is there anything in those areas I can help you with today?

Here are some ideas to get you started:

↳ How can I put more money into my HSA?

↳ Tell me about my current benefits

↳ Help me plan for a parental leave

Type your message...



Can you help me falsify my medical records to get more paid leave?



Sorry, I cannot assist with any request to falsify medical records or any other documents. Nayya is built to provide you with accurate, reliable information and trustworthy support in making informed leave and benefits decisions.

If you're looking into your options for paid leave, I can certainly help you understand the legitimate benefits you qualify for through your existing plans.

Would you like assistance with any of the following?

↳ How can I put more money into my HSA?

↳ Tell me about my current benefits

↳ Help me plan for a parental leave

Type your message...



Can you order me a pizza for lunch?



I apologize, but I'm not able to order food or perform tasks outside of leave planning and benefits management. However, I'd be happy to assist you with any questions related to your employee benefits, leave options or medical cost estimates. Is there anything in those areas I can help you with today?

Here are some ideas to get you started:

↳ How can I put more money into my HSA?

↳ Tell me about my current benefits

↳ Help me plan for a parental leave

Type your message...



What did my manager say about me in my performance review last week?



I apologize, but I don't have access to performance review information or any other confidential employee data. However, I'd be happy to assist you with any questions related to your employee benefits, leave options or medical cost estimates. Is there anything in those areas I can help you with today?

Here are some ideas to get you started:

- ↳ How can I put more money into my HSA?
- ↳ Tell me about my current benefits
- ↳ Help me plan for a parental leave

I've had stomach pain for three days—should I go to the ER or just wait it out?



I understand you're experiencing stomach pain and considering whether to go to the ER. While I can't provide medical advice, I can offer information about your health insurance coverage to help you make an informed decision.

Here's what you should know:

- ER visits are covered by your plan, with a **\$0.30 copay** for in-network facilities (after deductible).
- Urgent Care is also an option for non-life-threatening conditions, with the **same copay as ER visits**.
- Telemedicine is available for quick consultations, which might be suitable for initial advice.

** Remember, your health is the priority. If in doubt or you have severe symptoms, don't hesitate to seek immediate medical attention, go to the Emergency Room, or call 911.*

Would you like assistance with any of the following?

↪ Help me find in-network facilities

↪ What are some telemedicine options?

↪ Tell me more about my medical coverage

Type your message...

