

A woman with dark, curly hair is smiling and looking at a laptop screen. She is wearing a red sweater. The background is blurred, suggesting an office or indoor setting. The image is framed by a green border on the left and top.

Benefits Insights Special Report

How AI Gives HR the Advantage

 businessolver

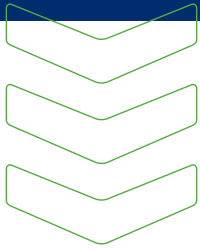
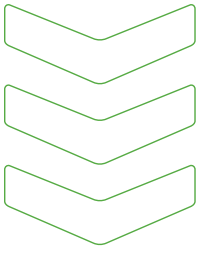


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Helping HR work Smarter, Not Harder (or Longer Hours)

As health and benefits continue to evolve in an increasingly demanding consumer-driven industry, artificial intelligence, or AI, is playing a critical role in delivering personalized and user-friendly experiences across the entire benefits ecosystem. From enrollment to utilization to empathetic service, AI can solve your most complex challenges today by looking ahead at tomorrow.

Here's what benefits powered with AI look like:

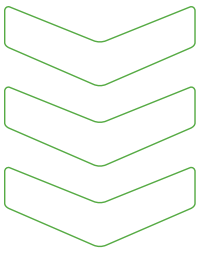
- Increased efficiency through automation and machine learning
- Empathetic and consistent service at every moment
- Personalized experiences, end-to-end, for each member
- Data-driven insights and decision-making support



What's Tech with Heart?

Our technology is powered by people. Our innovative technology, steadfast leadership, empathetic culture, and an innovative roadmap helps us deliver delight and results. This requires people who recognize that every line of data, every line of code in our technology represents a person who deserves to be delighted.





Alleviating the HR Burden

Strategist. Generalist. Compliance expert. Benefits guide. Payroll. Mediator. Negotiator. Recruiter. Marketer.

The role of HR is constantly evolving and you're wearing a lot of hats. It's nearly impossible to keep up with all of your to-dos, let alone focus on your employees' experience.

Enter: AI-powered technology.

Businessolver's AI capabilities and services are designed to support the end-to-end benefits experience for HR teams and their members. Our proprietary machine-learning AI services put insights and data right at your fingertips and self-service capabilities in the hands of your employees.

What does AI-powered efficiency look like in action? Millions of hours saved.

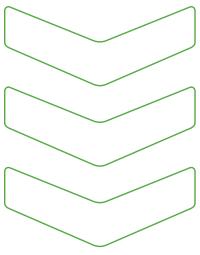


48% of Sofia's total chat volume occurs during annual enrollment

Here are some of our own numbers to prove it:

- **4,700+ of HR and employees' hours saved** in hold and call times with AI-driven call center technology and self-service tools.
- **61% of documents are automatically verified** by our AI technology, reducing members' wait time for dependent verification.
- **30% of calls to the service center are resolved** through AI predicting what the member is calling about and immediately serving up a relevant resource.
- **24/7 access to Sofia**, Businessolver's proprietary virtual benefits assistant, for help with benefits (yes, even on nights and weekends).
- **67% of employees actively seek support** from Sofia, via chat or calls, with an average 90% same-day resolution rate; 76% don't need to chat or call again about the same issue within seven days.
- **48% of Sofia's total chat volume occurs during annual enrollment** with a 91% same-day resolution—this equates to 4,800,000 minutes of HR and employees' time saved during one of the most hectic times of year.





Empathetic Service, Higher Satisfaction

Service is critical to the success of any program. Benefits are no exception.

A good service experience—for HR and their members—can make the difference between technology that’s “good enough, I guess” and an end-to-end solution that understands and meets your needs with empathy and results.

Businessolver’s AI capabilities and services are designed to support the end-to-end benefits experience for HR teams and their members.

AI is infused into our total service delivery model to boost our ability to meet our clients’ needs. When you work with Businessolver, you’re gaining a direct extension of your team to help you achieve results and drive an exceptional experience for your employees, powered by empathetic technology. And our AI supports our teams in delivering that delight.

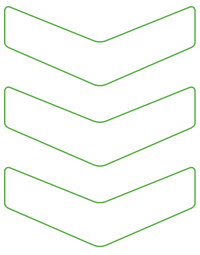
4,700+

of HR and employees’ hours saved in hold and call times with AI-driven call center technology and self-service tools

Here’s what empathetic AI delivered through service looks like:

- **Intelligent listening to ensure our service delivery is unmatched.** Every interaction with our customers is analyzed through an AI layer to support consistent follow ups, ensure transitions are seamless, and give unparalleled feedback related to our clients’ strategies and goals to our broader organization.
- **AI-generated case notes in our call-center technology.** Successful service requires full attention. We use AI to help capture notes when members speak with a live advocate so our people can stay fully focused on yours. Every interaction is recorded and includes sentiment and risk analysis to fine-tune our delivery.
- **Right time, right benefit nudges.** Employees aren’t benefit experts, but they do want benefits that meet their needs. Right-moment nudges from Sofia while a member chats with her mean getting more than just an answer to “what’s the cost of an ER visit?”—it’s a direct connection to resources and benefits that matter in the moment.
- **Consistent and empathetic results.** With the help of AI, our member advocates have access to a consistent library of benefits information that ensures they’re providing the most relevant information possible to the member. A simple search through Sofia yields the most personalized results possible, from a trusted and secure framework.





Personalizing the Employee Benefits Experience

40% of HR professionals say that a frictionless employee experience is their top organizational goal.

Employees don't need to be benefits experts. They just need help navigating the experience. AI helps us meet your members right where they're at—whether they're enrolling in a new plan or trying to figure out where to **go for care—with intelligent, end-to-end personalization.**

70% of employees opt in to using their claims history for a more personalized benefits experience in the platform. AI plays a critical role in helping to drive that across our benefits platform. From engaging with benefits to optimizing your total rewards program for your employees' needs, AI can infuse personalization from enrollment to utilization all by tapping into the right data at the right time for the right experience. In fact, when Sofia serves up relevant benefits information or nudges in the moment, our clients see a **19% increase** in benefits activation.



24/7 access to Sofia for help with benefits (yes, even on nights and weekends)

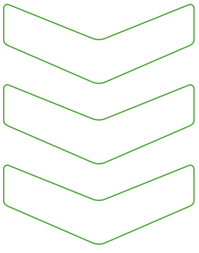
Here's what AI-powered personalization looks like in Benefitsolver:

- Personalized benefits platform experiences for employees, tailored to their needs, behaviors, and health history.
- Nudges and reminders about benefits when and where members need to see them.
- Summarizing benefits information into plain language to make it easier to understand.
- Getting to the “question behind the question” so employees can get the support and resources they need, even if they don't know they need it in that moment.

The ROI of Benefits Technology

In 2022, Businessolver's AI-supported benefits technology helped save our clients **\$400,000,000 in efficiency gains** alone by driving employee self-service with personalization. Get the full scoop in our [Selection to Activation report](#).





Taking Data to New Heights and Insights

Can you imagine if you had to comb through 20,000 calls just to understand why your employees are calling in about their benefits and determine your employee engagement opportunities for next quarter? No thanks.

AI can analyze incredible amounts of data at incomprehensible speeds, giving you real-time insights about your employees. This directly translates into richer program insights, smarter engagement strategies, and improved program effectiveness. And it's all possible with our proprietary AI doing the heavy lifting for you.

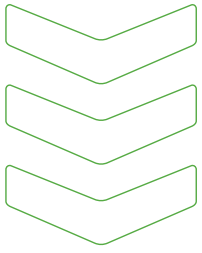


67% of employees actively seek support from Sofia, via chat or calls

We've been using AI to help power the employee benefits experience since 2017. Here's what that looks like for our clients:

- **25+ years of benefits data** and information powering our proprietary AI and machine-learning model. Sofia's benefits domain is unmatched because her team of computational linguists and engineers are pulling data and training models right from the source—secure employee data and feedback.
- **Regular data and insight reports** detailing how our technology, including Sofia, is driving results for employees. These reports include trending chat topics and how employees are asking their benefit questions.
- **Using AI to forecast and identify service "hot spots"** where employees are stuck, or an entire population is experiencing an issue at scale. We call it a health check and use this review to continue to train our AI and support our clients in real-time.





Prioritizing Data Security

AI has incredibly powerful advantages, but with great power comes great responsibility and we take that seriously.

Businessolver is deeply committed to the responsible use of artificial intelligence in our systems and operations. We recognize the transformative potential of AI in enhancing user experiences, streamlining processes, and driving efficiency.

Our guiding AI principles are designed to uphold our commitment to value creation, fairness, safety, accountability, privacy, excellence, and controlled content access.

 **TECH WITH** *heart*

Learn more about how we help our clients take benefits to the next level with innovative technology.

     businessolver.com

Our guiding AI principles include:

- Employing bias mitigation techniques to ensure that our AI system operates in a fair and unbiased manner.
- Ensuring compliance with stringent security measures and meeting our high standards (including HIPAA) for the protection of protected health and personal information.
- Prioritizing user privacy and data protection; we store only necessary user information and limit data storage.
- Adhering to the highest standards of scientific and industry excellence. Sofia is designed and maintained by a team of computational linguists and benefit industry experts, ensuring that our AI system delivers high-quality natural language understanding and accurate responses to user interactions.

