



Meet SofiaSM

**The intelligence behind
our technology and service**

**SHIFT YOUR BENEFITS STRATEGY
FROM REACTIVE TO ANTICIPATORY**

You'll learn:

- How anticipation goes beyond personalization and scripted responses
- How Sofia powers our ecosystem
- What questions to ask to evaluate your options



You need intelligent support, not more hours in your day

"GOOD ENOUGH" BENEFITS TECHNOLOGY ISN'T CUTTING IT ANYMORE—AND WE HEAR YOU LOUD AND CLEAR.

HR is expected to be a strategist, financial analyst, benefits expert, problem solver—and that's just a typical Monday.

Here's the reality: Most benefits teams are forced to stay stuck in reaction mode because their technology simply isn't there yet. Yet, healthcare costs continue to become more complex, more costly, and more consequential for the business.

28% of HR leaders say they're somewhat to completely dissatisfied with their current benefits technology and over 40% are ready to go out to market to find a better partner.

This is what they have their sights set on—and the top headaches they're dealing with:



Service delivery that supports immediate resolutions, quality delivery, and a user-friendly tech experience backed by industry experts.



Decision support tools that guide employees towards best-fit choices and activate the right benefits at the right time.



Eliminating costly customizations with technology that's already proven to work, deliver, and support.



Real-time insights that help your organization identify opportunities, forecast needs, and drive effective strategic decision.



HR tech spend makes up nearly 10% of your budget today. Your technology should be worth the cost.

(Source: Gartner 2023 HR Budget and Efficiency Benchmarks).

HR doesn't need to react. You need to anticipate.

AI shouldn't be a shiny add-on to your benefits tech. It should power it. Connecting the dots across enrollment, service, communications, and insights so the experience and your strategy get smarter in real time.

Benefits are a year-round journey, from enrollment to activation and every moment in between.

So if your current experience is:

- Tools and technology that don't talk to each other
- Out-of-the-box bots that use scripted FAQs
- Out-dated data
- Reactive service and support
- Low to no transparency

THAT'S NOT INTELLIGENCE. IT'S AUTOMATION COSPLAY.

That's why we built Sofia

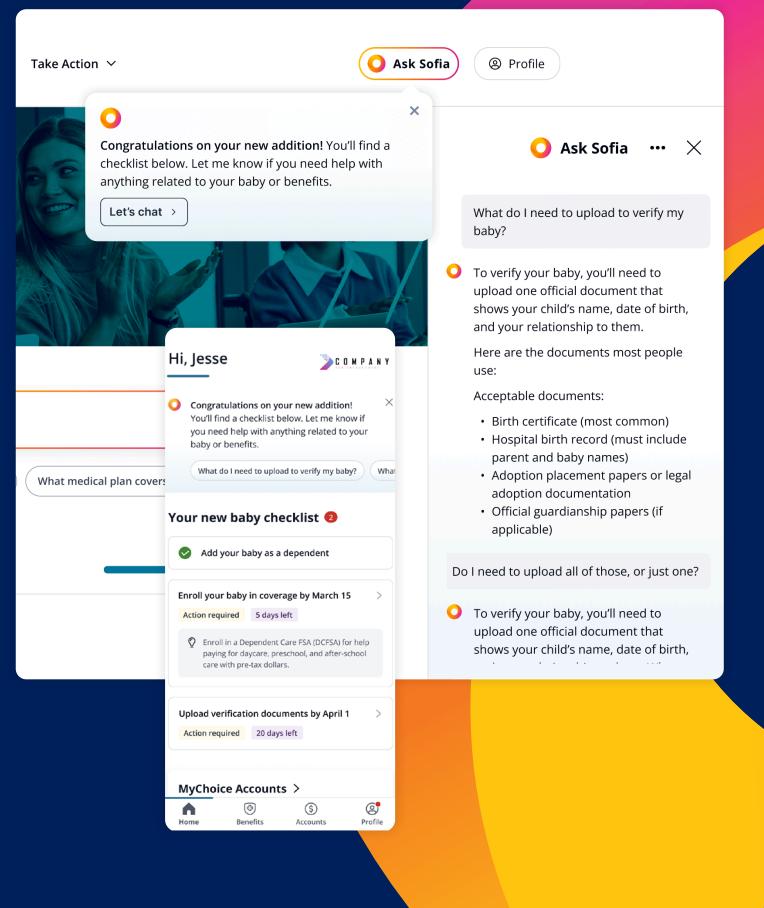
The intelligence behind our technology and service

Sofia unites our technology, services, and teams into a single workflow experience designed to drive results across multiple touchpoints, all guided by our delight principle that keeps people at the center of what we do.

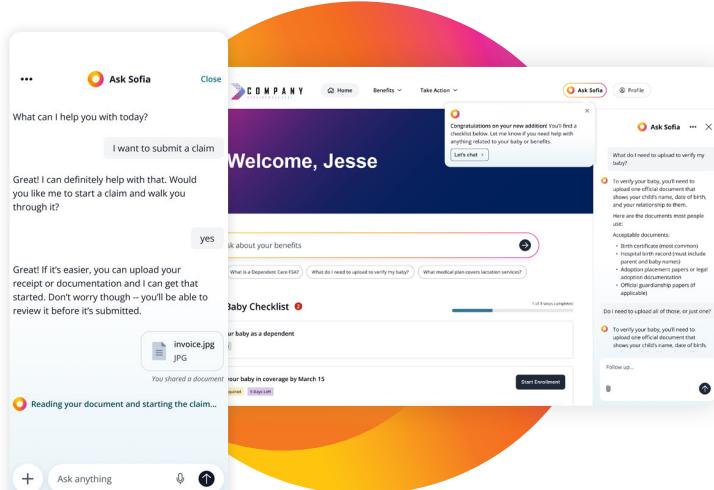
Connected means that Sofia isn't trapped in a single tool or moment. She connects the entire experience into a user-friendly, insightful, and empathetic experience.

- So **members** get the support and answers they need immediately.
- So **HR** can stay informed, agile, and prepared.
- So our **partners** can stay aligned and collaborate.
- So our **Solvers** can be a real extension of your team.

This shifts HR from wondering "what the heck just happened?" to "Here's what's about to happen, and what we can do about it."



AI that comes from a box isn't intelligent



Sofia is the engine of the benefits experience—not a bolt-on chatbot with generic answers. No other benefits AI is designed like this.

Sofia provides support quickly, accurately, and transparently, with a clear record of interactions for clients and Solvers to see every step of the way.

Not scripted. Not siloed. Not guessing.

Sofia evolves alongside real user needs and supports a year-round experience—not just deflecting tickets.

Here's what sets Sofia apart



Built in-house by engineering, data science, and UX experts:

Sofia is our proprietary technology; no one else owns her roadmap. Where others license out-of-the-box AI, we've built an end-to-end intelligence that we control.



Responsible intelligence and governance:

Sofia is maintained by a formal governance structure, including our AI Center of Excellence, AI governance committee, responsible AI framework, and our AI watchtower evaluation.



Anticipatory intelligence, not just personalization:

Sofia uses behavioral, contextual, environmental, and life-event signals, not just claims, that reveal intent and need.



Nearly a decade of learning:

Sofia is trained on years of real interactions across enrollment, accounts, service, communications, client operations, and everything else under the benefits umbrella.



A unified intelligence layer:

Sofia is the powerful intelligence layer of our technology, connecting our service model, platform, and people into a single experience.



Agentic integration:

Sofia can easily integrate with other enterprise-level platforms (like Slack or Teams) through modular agents that collaborate across tasks and channels.

Sofia doesn't just answer. She anticipates.

BUYER QUESTIONS

For HR / Benefits Leaders

What you're really buying: less workload + a better employee experience—without adding vendors.

Ask vendors:

Where does AI show up across the full journey (enrollment, service, comms, insights)?

How do you learn from real interactions and improve over time?

What's the plan for measurement and optimization beyond "launch"?

What guardrails exist for privacy and controlled access?

Red flags:

- "AI" that only lives in one chatbot window
- Vague governance or security hand-waving
- No way to connect insights to action

For Employer / Finance Decision Makers

What you're really buying: cost containment levers + experience outcomes you can actually measure.

Ask vendors:

How does this reduce avoidable service cost and employee effort?

What engagement/activation outcomes can we track?

What does success look like in 90 days vs. 12 months?

How will insights translate into fewer issues and smarter decisions?

What "good" looks like:

- Improved resolution + reduced repeat contacts
- Higher engagement from relevant nudges and reminders

For Brokers / Consultants

What you're really buying: a stronger client story + renewals powered by proof.

Ask vendors:

What client-facing insights and benchmarks do you provide?

How do you show year-round value beyond enrollment?

Can we package "signature moments" as a renewal narrative?

Broker-ready positioning line:

Sofia helps turn benefits from a cost center into a value story with measurable engagement and smarter service outcomes.

Benefits technology that thinks ahead

You don't need another vendor. You need an intelligence layer that connects your ecosystem, anticipates what people need next, and helps you deliver a better experience—at scale.

Let's chat