



How AI Gives HR the Advantage

Table of Contents

Helping HR Work Smarter, Not Harder	3
How Sofia Powers AI at Businessolver	4
Helping HR Optimize Employee Benefits at Scale	5
Prioritizing Your Data and Security	9



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

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

You're wearing a ton of hats. The role of HR is constantly evolving, and it can be nearly impossible to keep up with all of your to-dos, let alone focus on your employees' individual needs.

Employee benefits are, at their core, a consumer-driven aspect of your organization. Having the right benefits in place can mean the difference between a healthy and productive workforce, a strong talent pool, and even business success.

But as benefits continue to evolve in both complexity and demand with employees' expectations, the demand on HR teams also increases to build scalable, engaging, and effective strategies to manage costs, deliver a best-in-class employee experience, and retain top talent. That's a lot to add on to your existing workload.

This is exactly what our AI, powered by SofiaSM, is helping you solve.

From enrollment to utilization to empathetic service delivery, AI can help you solve the most complex challenges today by looking ahead at tomorrow. At Businessolver, our Tech with Heart principle and feedback from clients like you have helped us shape our technology to integrate our proprietary artificial intelligence throughout our entire platform. We call this Adaptive Intelligence, powered by Sofia.



How Tech with Heart Guides our AI

Our technology is powered by real people. Every line of data, every line of code represents a real person that we're supporting through our technology. Our innovation, steadfast leadership, empathetic culture, and client-focused roadmap help us deliver delight and meaningful results. But this work is impossible without real people leading the way and guiding our AI principles, product roadmaps, and technology innovation.



How Sofia Powers AI at Businessolver

Intelligence built to help you transform the benefits experience from annual enrollment to a year-round journey.

Sofia is the pulse behind our intelligence technology at Businessolver, uniting all of our AI capabilities into a single ecosystem designed to drive results throughout multiple touchpoints. Guided by our Tech with Heart principles, Sofia is a responsive and intelligent copilot for HR and employees, built on real knowledge and data, supplied by people.

Sofia is ultimately guided by adaptive and emotional intelligence to create more efficiencies and optimization for HR while providing meaningful outcomes and support for each individual and their unique wellness journey.

Adaptive Intelligence: Sofia is constantly evolving alongside our users, adapting and listening to their needs and preferences, routines, and even unexpected circumstances. It's Sofia's ability to pivot in real time, much like a supportive advisor, that makes her user experience so unique.

Emotional Intelligence: Sofia isn't just serving up information—she's responding to people's emotional states. She can recognize when we're feeling overwhelmed, stressed, or even excited. By pairing her adaptive learning with emotional cues, Sofia is much more than a transactional tool—she's a supportive and responsive partner.

Here's what Sofia's intelligence looks like in action:



Helping HR Optimize Employee Benefits at Scale

45% of HR professionals say that the employee experience and managing costs are a top organizational goal

Last year, U.S. employers spent an average of \$26,000 per family and \$9,000 per individual on employer-sponsored health insurance—a 24% increase over the past five years.

Our data shows that when employees have access to AI and advanced tools in their benefits experience, they overwhelmingly engage with the technology—resulting in faster, higher-quality issue resolution, more time saved, and higher satisfaction overall.

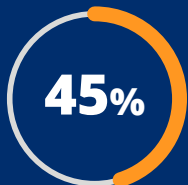
Even so, employer adoption of AI-driven benefits technology remains cautious, yet optimistic. A recent HR Executive survey found only 39% of HR respondents had implemented an AI solution in the past year. However, Mercer research shows a more positive outlook for adoption with 85% of HR professionals planning to implement AI for total rewards and benefits over the next year, and 52% prioritizing AI investment.



Survey Says:

Cost Control and Benefits Engagement are Equally Important Goals for HR

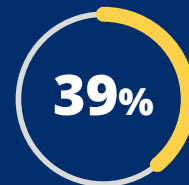
“Driving down total spend” and “engaging our workforce” are equally top strategic priorities for the 1,370 benefits decision-makers we surveyed last year.



Driving down total spend



Engaging our workforce



Creating a holistic benefits experience for employees

Based on Businessolver's 2024 Survey of HR Professionals



Sofia's virtual assistance makes benefits easier than ever

While Sofia is much more than a chat bot, her virtual assistance capability is by far her most impactful for members.

- **24/7 support:** 33% of all chats come in after hours and on weekends and a whopping 48% of all chat volume occurs during peak annual enrollment.
- **Call handling:** AI-powered self-service helps resolve 22% of all calls in the moment, helping employees avoid hold times and freeing up live agents to focus on more complex benefits questions.
- **Instant answers:** 90% of chats with Sofia are resolved same-day and 84% stay resolved after 7 days.

Finding the right benefits information is as easy as asking "Hey Sofia, what's my deductible?"

Gone are the days of having to thumb through a zillion pages of a benefits guide just to hunt down the answer to a quick benefits question. And let's be honest—most of the time, HR is the one having to do the thumbing when employees email, call, or step in to their office with those benefits questions. Sofia's powerful search capabilities

- **Always online:** 64% of employees use Sofia to get instant answers to their questions, find resources, and manage their claims 24/7.
- **Always responsive:** 92% of all AI-powered searches during annual enrollment saw an immediate success rate, meaning employees didn't have to spend time hunting down information to enroll in the right benefits.

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

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

- **4,700+ of HR and employees' hours saved** in hold and call times with AI-driven call center technology and self-service tools.



- **62% of documents are automatically verified** by our AI technology, reducing members' wait time for dependent verification.
- **34% of all calls to the service center** are resolved with the help of AI—in fact, 52% of employees chose a personalized AI-generated prompt in the phone menu, helping them get accurate information and quicker resolutions.
- **24/7 access to Sofia**, Businessolver's proprietary virtual benefits assistant, for help with benefits (yes, even on nights and weekends).
- **66% of employees seek support** from Sofia via chat or calls, with an average 91% same-day resolution rate; 81% don't need to chat or call again about the same issue within seven days.
- **50% of Sofia's total chat volume occurs during annual enrollment** with a 89% same-day resolution—this equates to over 5.5 million minutes of HR and employees' time saved during one of the most hectic times of year.

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.



AI is removing barriers to benefits for employees

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.

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.

Meaningful promotion: 89% of employees opt in to using their claims history for a more personalized benefits experience in the platform.

Value-based engagement: Our clients see an average 18% lift in benefits activation when employees see personalized reminders, nudges, or other communications about a relevant benefit or point solution.

Increased awareness: Benefits are up to 5x more visible to employees when the experience is personalized, helping build familiarity year-round so employees know what support and resources they have in place should they ever need them.



Benefits Are Up To 5X More Visible With AI-Powered Personalization

Impressions show how many times employees see a certain benefit. AI-powered reminders and nudges increase the number of times employees see a benefit while also ensuring it's relevant to their specific needs, driving more meaningful interactions.

53%

Benefits emails see an average 53% open rate

5.1 million

Last year, clients with AI-powered personalization saw a collective 5.1M impressions of key benefits throughout the year

Top Impressed Benefits	Impressions when personalization is present	Impressions when personalization is not present	The Impact of AI
Wellness programs	698,872	143,633	387% lift
EAPs	658,090	303,282	117% lift
Telemedicine	521,939	84,441	518% lift
Care Navigation	497,421	218,048	128% lift
Emotional Health	373,650	78,948	373% lift

Say good-bye to manual tasks and hello to more flexibility in your day

How many manual tasks do you wish you could ship off to someone—or something—else? AI is helping our clients reduce manual processes and freeing up thousands of hours of their time each year to focus back into their people and other key areas of their organization.

Here's a look at some of the efficiency gains our clients have seen the last year alone:

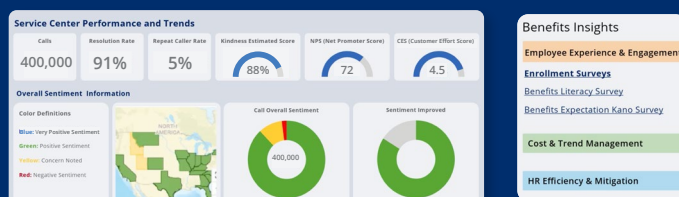
- **Automated dependent verification:** Thanks to AI taking on the paperwork, we've helped our clients save an average of \$500,000 per year just by removing unverified dependents.
- **Time (and labor) saved:** With AI stepping in to help answer benefits questions and pull up resources, our clients get about 4,000 hours of their time back per year. What would you do with 4,000 extra hours?
- **Cost management:** AI-supported self-service, analytics, and more are helping HR shift benefits from “cost center” to “cost container.” Our clients realize an average \$400,000,000 annually by integrating AI solutions into the benefits experience.

Taking data to new heights and transparent 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.

Benefits Insights Dashboard: Service Center Performance & Trends

From August through year-end 2024, Businessolver's service center handled nearly 400,000 calls with a 91% resolution rate and 88% estimated Kindness Score, resulting in a 72 'excellent' net promoter score (NPS). 91% of calls were 'very positive' or 'positive' with 68% showing improved employee sentiment over the course of the call.



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.

Here's what these analytics look like for our clients:

- **25+ years of benefits data** and information power Sofia's AI and machine learning models. Sofia's benefits domain is unmatched thanks to a dedicated team of computational linguists and engineers training Sofia right from the source—secure employee data and feedback.
- **Regular data and insights reports** detail how our technology drives results for your employees. These reports include trending chat topics and 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 using these opportunities to continue to train Sofia and support our clients in real time.
- **Real-time, transparent call analysis** serves up data and takeaways from all calls in the service center, providing summaries, sentiment analysis, and trend identifications to improve service delivery.
- **Competitor benchmark** insights into how your organization's benefits engagement and satisfaction stack up to industry competitors, giving you instant insights to develop and informed benefits strategy.
- **Engagement and experience analytics** give you a 360 view to understand how your employees are interacting with their benefits, from decision making to awareness to utilization through various touchpoints, like emails and in-platform reminders.



Prioritizing Your Data and Security

AI can be a powerful tool, but with that comes great responsibility. 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. This includes:

- 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.

About Businessolver

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



[in](#) [f](#) [X](#) [v](#) [i](#) [businessolver.com](#)

