

 Benefits Technology, Powered by People

Reference Center Upgrades and Best Practices



↳ What's happening?

Big Upgrades for Reference Center Management make for a Better Employee Experience

We're excited to introduce powerful new features that make the Reference Center more dynamic and precise than ever before. **These features are available in production now!**

The Reference Center is a key component of our member experience—it houses important **documentation for members, dependents, and other admins**. Building off feedback from you, our clients, we've upgraded the Reference Center document tagging capability to drive a more seamless enrollment experience for members.

This upgrade will help members get the correct documentation at the right time.

Additionally, we're using AI and machine learning to turn plan documents from the Reference Center into structured coverage details like deductibles, limits, and costs through our AI extraction tool for key areas of the system like decision support, plan details, and more.



New Reference Center File Configurations

How we'll put these new features to use

- **Visibility** and **Tags** are now consolidated into one tab.¹
- The **Division(s)** field allows you to select a Division for a document. When a Division is selected, you can then **tag** the document to a subgroup and a **plan** associated with that subgroup. When a document is tagged at a subgroup and plan level, the document will display under useful documents (at the subgroup level) and the specific plan election card in the enrollment flow.²
 - **Tip:** Tagging documents at a plan level is optional but highly recommended (and new with this rollout!)
- New **Effective Date** and **Term Date** fields have been added. Entering an Effective Date ensures the document appears on the right BAR. A Term Date allows admins to specify when a document should no longer be active in the enrollment flow.³
- A new checkbox (**Use this document for AI processing in Decision Support**) has been added to control whether the document will be available for **AI Processing** in the plan details under **Company > Decision Support Tools**.⁴ This is the first step in this process. When selected, this checkbox signifies that our AI can extract information from the document.
- **Custom Visibility Dates** control access to documents outside of enrollment in the Reference Center. These dates determine when selected audiences can view the document.⁵

Edit File X

File Info Structure Groups **Visibility and Tags** 1

Tags

Document Tags 2
Medical x availableForAI x

What plan(s) does this document relate to?
Tagging a plan is optional but recommended. When tagged, this document can be included in AI Document Processing to help populate coverage details for Plan Comparison and Sofia. It also ensures the document appears associated with the plan(s) during enrollment.

Plans 2
HDHP x

Effective Date 3
01/01/2025

Term Date 3

Use this document for AI processing in Decision Support 4

Custom Visibility 5

Who should see this document and when?
Visibility controls determine access to this document outside of enrollment — in Reference Center, Sofia, or site-wide search. These are just the dates at which the document is able to be seen by the audiences you choose.

Audience	Start Date	End Date
<input type="checkbox"/> Admin Only		
<input checked="" type="checkbox"/> Member	01/01/2025	
<input type="checkbox"/> Dependent		
<input type="checkbox"/> Public		

Show when
▼



AI Processing to Build Standardized Coverage Details

Make our AI work for you

We're using AI and machine learning to turn plan documents from the Reference Center into structured coverage details like deductibles, limits, and costs.

In doing so, we'll expand coverage info beyond standard health plans, enabling tools like Sofia and plan comparison features to support employee self-service.

How client teams will use AI processing

- Once a document is tagged, dates are selected, and the **Use this document for AI processing in Decision Support** checkbox is selected in the Reference Center, it becomes available for **AI processing**. This will enable your client team to leverage our AI to turn documents into plan detail, decision support, and plan comparison information.
- Client teams can review the AI-Generated Text and adopt the generated text or edit it as needed. The plan details text that the client team reviews and saves will display in the plan detail in the enrollment flow.
- Plan specific documentation works the best for AI processing. When the system has to pull out of a benefit guide it will not do as well as when it has specific plan documentation.
- Currently, we can use this tool for Medical, Dental, Vision, HSA Flex and Flex 2.



Visual of AI Extraction

Plan Groups and Details

Edit medical Plan Group - Plan Details

Please enter all required plan group information and plan group attributes.

Plan Group Information

Plan Group Name: HMO Plan
 Deductible Plan Design: Aggregated
 Out Of Pocket Max Plan Design: Aggregated
 Tiered Plan Design: Yes
 Effective Date: 01/01/2018

Plans

- HMO Plan (Silvercare)
- HMO Plan (Pinnacle)
- HMO Plan (Prime)
- HMO Plan (Apex)
- HMO Plan (Honor)
- HMO Plan (Platinum)
- HMO Plan (Brite)
- HMO Plan (UXTesting)
- HMO Plan (Zamex)

Plan Group Attributes

MyChoice Active:

Generate Display Text from Tagged Documents

Documents ready for AI processing: Horizon SBC 2023

Translation Language: english

Process with AI

Attribute	Employee Cost	Plan Card Display Text	Display Text
Deductible (Individual)	\$ 1500	\$1,500.00	\$1,500 In-Network; No Coverage Out-of-Network

For reference only. Example of the client team's process. Benefitsolver team will undertake this process.

Review AI-Generated Content

You can copy the AI-generated text into the current column to edit it, or keep the current display text. Click "Save" to confirm the content in the "Current Display Text" column. You'll still be able to make edits later, but the AI-generated version will no longer be available.

Accept All AI-Generated Text

	AI-Generated Text	Display Text and Plan Card Display Text to Use
Primary Care Visit	20% coinsurance in-network after deductible; 50% coinsurance out-of-network after deductible	20% coinsurance after deductible (in-network); 40% coinsurance after deductible (out-of-network) for office visits to a primary care physician, including internist, general physician, family practitioner, or pediatrician
Specialist Visit	20% coinsurance in-network after deductible; 50% coinsurance out-of-network after deductible	20% coinsurance after deductible in-network; 40% coinsurance after deductible out-of-network

Deductible (Individual)	\$3,500 In-Network / \$7,000 Out-of-Network	\$1,650 In-Network; \$3,000 Out of Network
Deductible (Family)	\$7,000 Family Deductible (combined In-Network and Out-of-Network)	\$3,300 In-Network; \$6,000 Out of Network
Inpatient Hospital Stay	\$3,500 deductible, then 20% coinsurance in-network; 50% coinsurance out-of-network for inpatient hospital stay	20% after deductible (in-Network); 40% after deductible (Out-of-Network) for all covered benefits incurred during inpatient hospital stay



Updating the Plan Card

Pulling information in where it matters

Your client teams can add plan details and documents on the plan card. Seen in this screenshot, when documents are tagged at the plan level, they will offer up those documents on the plan card.

Additionally, once a document has been “extracted,” those plan details can be displayed directly on the card. To enable them to pull forward, your client team will simply check Plan Card Display within the Plan Detail/Decision Support setup.

While this is not required, it is highly recommended to bring forward the best possible experience for members.

Work with your client team to decide which details you want to bring forward.

Best Match Plan [Why this plan?](#)

HEALTHCARE Bi-Weekly Cost Share
High Deductible Health Plan Silver **\$23.54**
Employee Only

\$ HSA Eligible - \$500 Employer Contribution

Deductible \$4,000	Out-of-Pocket Maximum \$5,000	Coinsurance 20% by you, 80% by insurance after deductible
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Estimated Annual Cost **\$3,520.00** [How was this calculated?](#)

▶ 1 of 2 Preferred Provider Locations in-network

Compare this plan Select 1 to 3 Plans [Plan Details](#) [Plan Documents](#) [Select](#)

Attribute	Employee Cost	Plan Card Display Text	Display Text
Deductible (Individual)	\$ 500	\$500.00	B I U Link Code \$500 In-network; \$2,500 Out-of-network

Max 60 characters

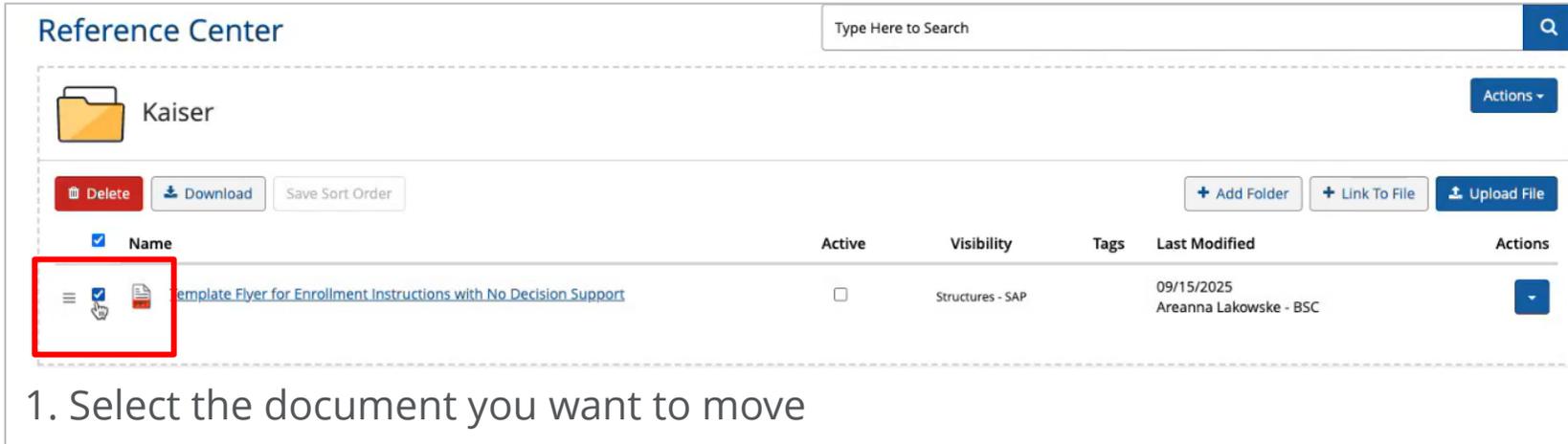
Plan Card Display



Moving Documents in the Reference Center

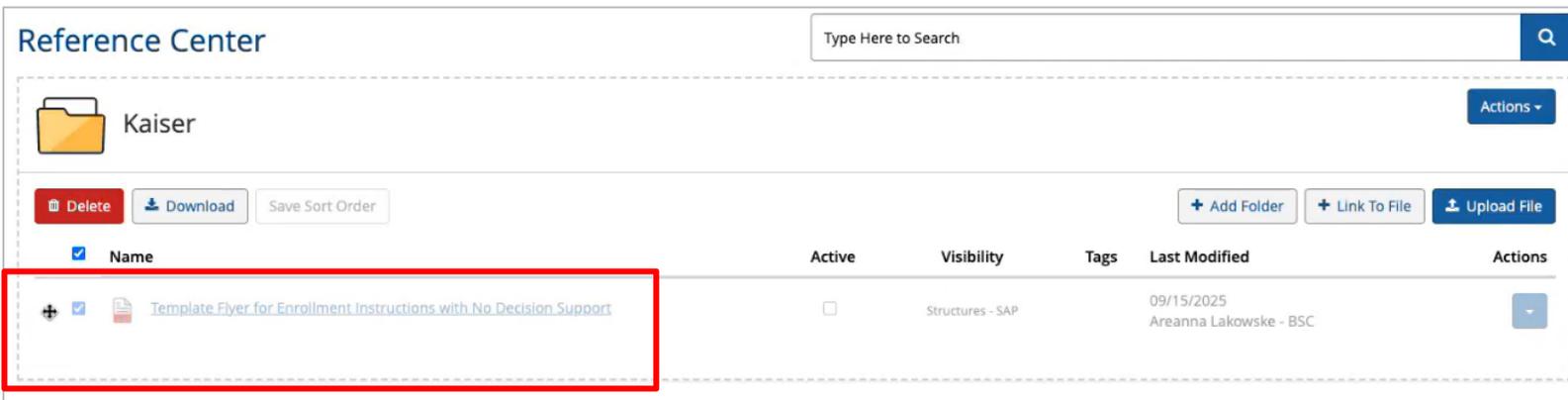


Moving Documents in the Reference Center (1/2)



The screenshot shows the Reference Center interface. At the top, there is a search bar with the text "Type Here to Search" and a magnifying glass icon. Below the search bar, there is a folder icon labeled "Kaiser" and an "Actions" dropdown menu. Underneath the folder, there are buttons for "Delete", "Download", and "Save Sort Order". To the right of these buttons are "+ Add Folder", "+ Link To File", and "Upload File" buttons. Below the buttons is a table with the following columns: "Name", "Active", "Visibility", "Tags", "Last Modified", and "Actions". The table contains one row with the following data: "Name" is "Template Flyer for Enrollment Instructions with No Decision Support", "Active" is an unchecked checkbox, "Visibility" is "Structures - SAP", "Tags" is empty, "Last Modified" is "09/15/2025" by "Areanna Lakowske - BSC", and "Actions" is a dropdown menu. A red box highlights the "Name" column header and the first row of the table.

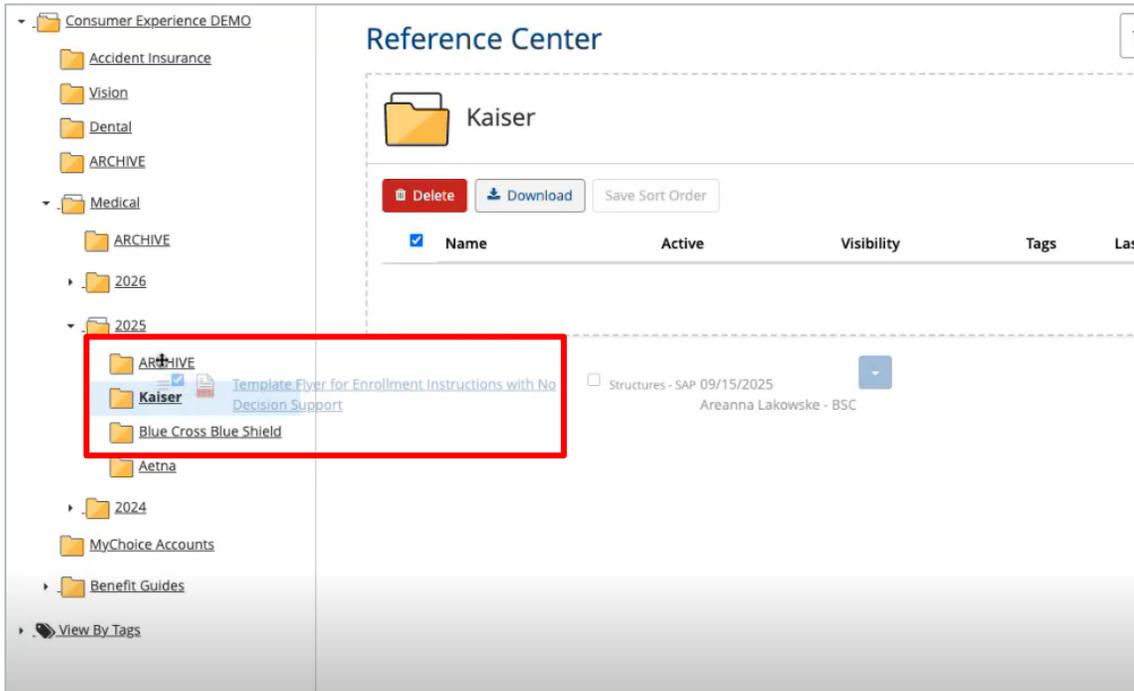
1. Select the document you want to move



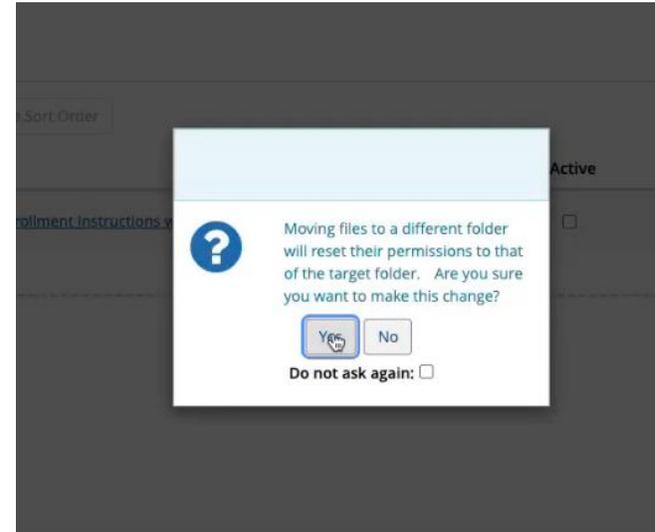
The screenshot shows the Reference Center interface, similar to the previous one. The table has the same data as the previous screenshot. A red box highlights the first row of the table. A mouse cursor is hovering over the document icon in the "Name" column of the first row, and the cursor has changed to a cross-hair icon, indicating that the document is being selected for moving.

2. Hover over the document and 'grab' it. Look for your mouse to change to the 'cross hairs' seen in the screenshot above.

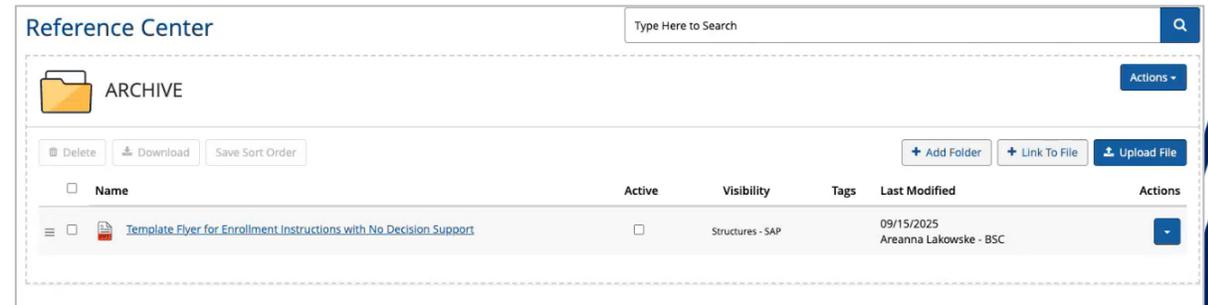
Moving Documents in the Reference Center (2/2)



3. Drag the document over to the folders on the left side of your screen. Drop the document in the folder of your choice by hovering your 'cross hairs' over the top of it and releasing.



4. You'll see this pop up after you put a document in a new folder. If you moved your document into the correct folder, select yes.



5. Click into the folder you moved your document into to check that it is where you want it. In this example, we moved our document from Kaiser to Archive.



→ What do I do now?

Action items + resources

To get the most out of the new enrollment upgrades, it's critical to take advantage of these new behind-the-scenes features.

When preparing for your upcoming AE:

- **Review** documentation in the Reference Center and add visibility dates. If it is a plan document, enable it to be leveraged for AI extraction.
 - **Tag** documents as applicable for the subgroup AND the plan.
- Ask your client team to use the new **AI processing tool** to extract key plan details from plan specific documentation. **Enable** key plan details for the plan cards.



Want more guidance on how to take advantage of these new features? Watch our recent [Reference Center Best Practices training](#) on demand.





Technology, Powered by *People*

Market Leader in Benefits Technology and Innovation