



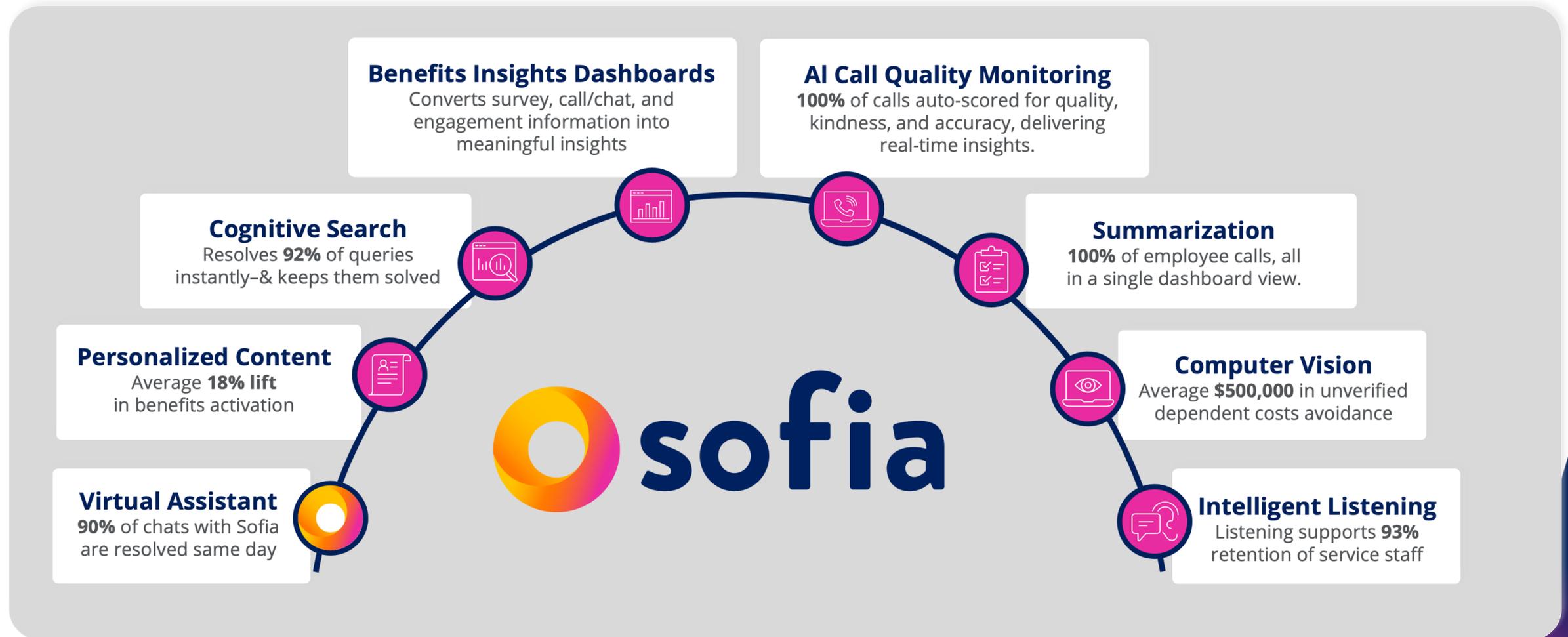
Optimizing Sofia

A quick guide to all things Sofia



AI Beyond the Chatbot

Sofia as an intelligence layer not a single tool





Sofia for Members

Core functionality

- Answers questions on hundreds of topics, including plan-specific FAQs during enrollment process
- Should be optimized through providing access to Benefitsolver fields, so Sofia can provide employer-specific answers.
- Optimization areas include:
 - Vendor Set-up
 - Service Center Discovery Widget
 - Glossary (Custom Translations)
 - Decision Support Tool
 - Dependent and Event Verification
 - Reference Center
- MyChoice Accounts clients: account balance, how to file a claim, order a new card, add a bank account
- Chat available in 52 languages
- Members have the option to make the chat confidential.
- Sofia may provide prompts for members based on their action items in the system, and information we might know about them (age, benefits options, location, etc.)
- Quarterly conversational reports – moving to a Benefits Insights Dashboard in 2026.
- Provides call and chat summarization and chat transcripts for full transparency on the member record

→ Optimize Sofia: Quick Tips

Included services to take advantage of

1. Review vendor set-up. (Benefits > Vendor Set Up)

- Sofia relies on Benefitsolver data. Keeping plan details, vendor names (no acronyms), phone numbers, and websites current ensures she can answer member questions correctly and consistently.

2. Review your Reference Center.

1. Make sure your file names are all meaningful (not abbreviated) – i.e. name the file **Benefits Guide - Medical Plan** rather than **BG_MEDPLN** or use **Summary of Benefits for New Hires** rather than **SMB-NH**. No need for underscores here.
2. Enable active documents and check visibility. Add tags where applicable.
3. Delete or disable anything outdated.

3. Optimized Discovery (Service Center) content

- Discovery widgets supply much of Sofia's verbatim language. Using clear, conversational wording, correct date and phone formats, and validated content ensures responses sound natural and are accurate across chat, voice, and mobile.

4. Update *Decision Support Tools*.

- Even if you don't leverage decision support, Sofia can pull information about what is covered from this section of Benefitsolver. Things like deductible amounts, out-of-pocket maximums, coinsurance and other plan details – and even pull into the mobile app (outside of Sofia).

5. Review Modifiable Fields and custom translations.

- Easily set up client announcements to show in Sofia AND pop up in the mobile app in **Company > Benefits Assistant**
- Review other modifiable fields to be sure all relevant information can be pulled in **Service Center Discovery** Tabs.

→ Sofia Coach

Sofia Coach allows admins to chat with Sofia from a member record to preview how she answers benefit questions. This view includes additional admin-only guidance and data that members do not see, making it useful for coaching, troubleshooting, and validation.

However, it does **not** replicate the true member experience. To fully test member responses, users must log in as a member in a non-Production environment and start a Sofia chat.

Employees - View

Matthew Jones   

Please select an action

sl

- Please select an action
- Benefit Summary
- Open Enrollment Benefit Summary
- Payroll Summary
- Sofia Coach**
- Back to Search Results

 Ask Sofia ⋮

Shelley chatting as Matthew

What can I help you with today?

- Show me my tasks
- View a note from my company
- What benefits am I currently enrolled in?
- How do I compare my health plans?

I found 3 task(s) that require your attention. Please be aware newly completed tasks can take a bit of time before I can see them.

- Open Enrollment
- Pending Dependent Verification: Open Enrollment
- Action Needed - Review HSA Terms and Conditions for your MyChoice Account

👍 🗨

Type your question here 

AI-assisted responses may contain inaccuracies. Your plan documents take precedence over Sofia's messages.

→ Testing Sofia for member

Clients should test Sofia by **logging in as an actual member in a non-Production (non-Prod) environment and starting a Sofia chat**. This is the only way to see how Sofia truly responds to member questions, using member-level data, content, and permissions.

While admins can use **Sofia Coach (“Admin Chat as Member”)** from a member record to preview responses, this **does not replicate the real member experience**. Sofia Coach includes additional admin-only information that members never see, so it should not be used as a substitute for member testing.

In short:

- ✅ **Best practice:** Log in as a member in non-Prod and chat with Sofia
- ⚠️ **Not sufficient:** Using Sofia Coach alone



→ Sofia Advisor

Admin assistance

Releasing Spring 2026

Ask Sofia interface available on your Benefits Insights Dashboards.

This tool will help you:

- Get step-by-step guidance and links to learning resources to help you confidently move through analytics dashboards
- Understand plain language explanations to understand key metrics defining satisfaction during enrollment experiences
- Review instant summaries of positive or negative trends

The screenshot displays the benefitsolver.com dashboard. The top navigation bar includes 'Home', 'Live Chat', 'Help', and a user profile 'Sara Vidoni - BSC'. A dropdown menu shows 'Product Marketing DEMO'. The main navigation bar has 'Company', 'Benefits', 'Employees', 'Administration', and 'Reports'. The 'Benefits Insights' section is active, with a sidebar containing categories like 'Employee Experience & Engagement', 'Cost & Trend Management', and 'HR Efficiency & Mitigation'. The main content area shows 'Participation Analytics' with a table of 'Plan Participation' and a donut chart for 'Overall Population Distribution'. The 'Ask Sofia' chat interface is overlaid on the right, with a pink arrow pointing from the 'Ask Sofia' button in the sidebar to the chat window. The chat window contains a greeting and several sample questions.

Benefit Type	Enrolled
Medical	1,130
Health Savings Account	1,077
Dental	1,231
Identity Protection Insurance	353
Vision	1,025
Accident Insurance	
Basic Life	1,481
Voluntary Employee	822
Critical Illness	406
Voluntary Employee AD	294

Overall Population Distribution

Plan Name	Enrollment	Percentage
Aetna Horizon 2500	294	26%
1360 Summit 3500	345	51%
185	16%	

Ask Sofia chat interface:

Hi - I'm Sofia Advisor, I can share insights on your Participation and Premium Cost Analytics. How can I help you today?

- How do I use this dashboard?
- How many enrollees are in the medical plan?
- How many Annual Enrollment transactions are in progress?
- What is the total medical premium cost for the Marketing team?

Sofia supporting on the phones

- Anticipating what the caller might need and directing our advocates (see screenshot on the right!)
- Removing the menu from the IVR: “What do I need to do to make sure my child has insurance?”
- Currently active for “after-hours.” Rolling out to active hours in 2026 (TBD).

Direct Response: The allowances for glasses and contacts under the Vision Plan vary based on the selected option. For the Basic Plan, the maximum allowance for eyeglass frames is \$150, and for elective contact lenses, it is \$130. If you have the Buy-Up Plan, the maximum allowance for both eyeglass frames and elective contact lenses increases to \$225. Additionally, both plans cover medically necessary lenses at 100%.

You can say to the caller: **Would you like me to guide you to where to find more information about your vision plan?** If yes, they can find the information here:

1. Visit the VSP website: www.vsp.com
2. Contact VSP support at 800-877-7195 for further assistance.

1 - [2025 OE - Active - PGU.pdf](#) (Page 19)

2 - [2025 OE - Active - PGU.pdf](#) (Page 18)

3 - [2025 OE - Active - PGU.pdf](#) (Page 17)

[Listen to sample call - enrollment](#)

[Listen to sample call - HSA](#)

FAQs: Sofia and AI

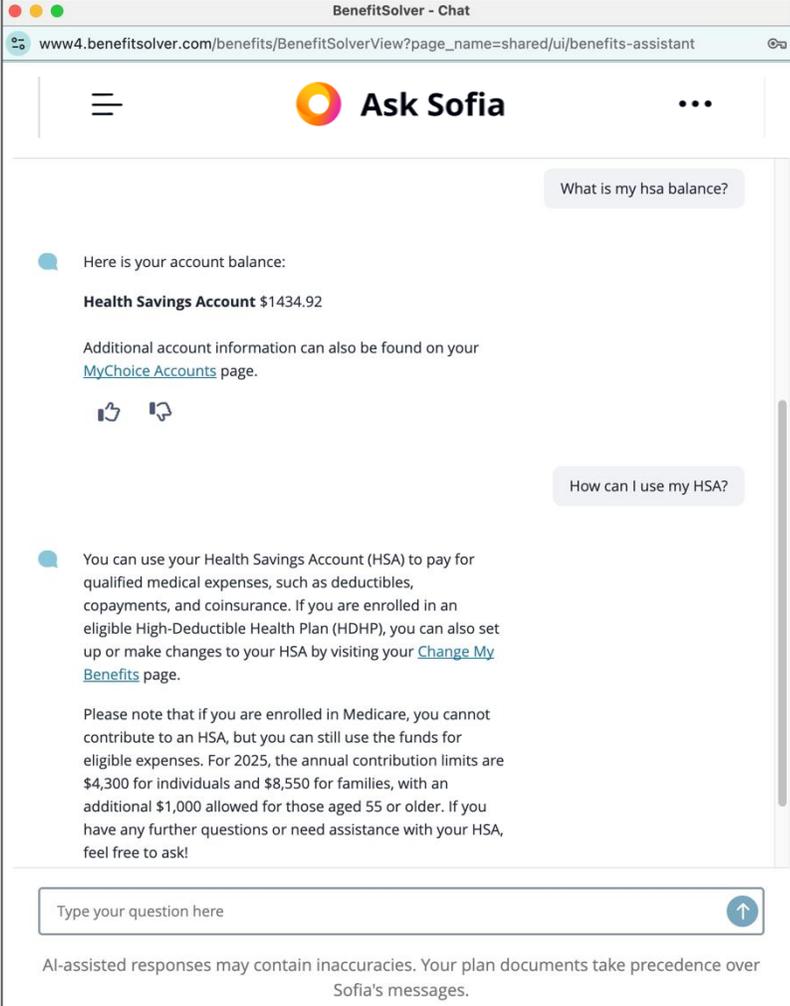
1. Is information entered into Sofia secure?

We commit to ensuring Sofia's integration with advanced AI services is built and tested for safety, complying with stringent security measures, and meeting standards such as HIPAA for the protection of Personal Identifiable Information (PII) and Protected Health Information (PHI). We employ advanced encryption, secure transmission protocols, robust auditing, and monitoring mechanisms to ensure the confidentiality, integrity, and availability of user data.

2. What if Sofia gives incorrect information?

Sofia's Cognitive Search functionality ensures that the content being searched is strictly controlled based on the access granted to Sofia for a particular client and member. The system is configured to limit the search scope to relevant documents and Benefitsolver information accessible to Sofia within the authorized boundaries. This controlled access ensures that Sofia provides accurate and relevant responses based on the available content specific to the client and member, maintaining data privacy and information security.

Sofia only gives information that the member would have access to via Reference Center or general information, like glossary terms. There is the same risk that a live HR admin from any employer could misinterpret information. Particularly for reference center searches, Sofia provides the citation and link back to the information in context.



The screenshot shows a chat window titled "BenefitSolver - Chat" with the URL "www4.benefitsolver.com/benefits/BenefitSolverView?page_name=shared/ui/benefits-assistant". The chat header includes a menu icon, the "Ask Sofia" logo, and a three-dot menu. The chat history shows a user question: "What is my hsa balance?". The AI response provides the account balance: "Here is your account balance: Health Savings Account \$1434.92". It also includes a link to "MyChoice Accounts" for more information. Below the response are thumbs up and thumbs down icons. A second user question is visible: "How can I use my HSA?". The AI response explains that HSA funds can be used for qualified medical expenses and provides details on contribution limits for 2025 (\$4,300 for individuals and \$8,550 for families, with an additional \$1,000 for those aged 55 or older). It also includes a disclaimer: "Please note that if you are enrolled in Medicare, you cannot contribute to an HSA, but you can still use the funds for eligible expenses. For 2025, the annual contribution limits are \$4,300 for individuals and \$8,550 for families, with an additional \$1,000 allowed for those aged 55 or older. If you have any further questions or need assistance with your HSA, feel free to ask!". At the bottom, there is a text input field with the placeholder "Type your question here" and a send button. A footer note states: "AI-assisted responses may contain inaccuracies. Your plan documents take precedence over Sofia's messages."

FAQs: Sofia and AI

3. What if the member doesn't understand the answer?

Again, it's benefits, and we run this risk of discussing complex topics whether it's a member of your HR team or Sofia. Members can also ask follow up questions.

For clients with member services, Sofia can always route a member to a live chat for further help during service hours.

4. Will members see information about benefits they're not eligible for?

No, Sofia only accesses information that is visible to the member based on their structure and plan groups. The same way the layout and microsites are configured to pull in information based on eligibility, Sofia also uses these visibility rules.

The screenshot shows a chat interface titled "Ask Sofia". At the top, there is a hamburger menu icon, the "Ask Sofia" logo, and a three-dot menu icon. The chat history shows a question: "what is my deductible?". The response from Sofia is: "I can help with that! Here are the important details for your plan: **PPO High Plan**
Deductible (Family): \$1,500 In-Network; \$4,000 Out-of-Network
Deductible (Individual): \$500 In-network; \$2,500 Out-of-network". Below the response are three buttons: "How does my deductible work", "Learn About Health Care Support Programs", and "Give Me a Summary". There are also thumbs up and thumbs down icons. A second response from Sofia explains: "Your deductible operates on an aggregate basis, which means that the entire family deductible must be satisfied before the plan begins to cover costs for any family member. In your case, the family deductible is \$1,500 for in-network services. This amount can be met by one family member or a combination of family members. Once the family deductible is reached, your plan will start providing coverage for all covered family members. If you have any further questions about your deductible or how it applies to specific services, feel free to ask!". At the bottom, there is a text input field with the placeholder "Type your question here" and a send button. A disclaimer at the bottom states: "AI-assisted responses may contain inaccuracies. Your plan documents take precedence over Sofia's messages."

Sofia Roadmap

Sofia is getting a promotion and new branding this year. Be on the lookout for her “look” to change around May-June 2026 in the platform and on the app.



The Anticipation Engine

Here's how Sofia is showing up for everyone in Benefitsolver.

Employees

Timely, contextual guidance that helps them understand options, make decisions, and take action with confidence.

HR Teams – our clients

Always-on insight through Benefits Insights Dashboards, helping them see patterns, risks, and opportunities early.

Businessolver Service & Operations

Automation, quality, and intelligence at scale. Real-time intelligence that surfaces context, history & guidance.

Brokers, Advisors, Partners

Analytics, benchmarks, and foresight that strengthen execution, service stability, and confidence across their client base.

Every interaction feeds learning back into the engine

Data sources for the anticipation engine.
Using information we can access to anticipate member needs.

Decision support inputs:

what an employee is thinking about, comparing, or unsure about

Benefitsolver activity:

real-time interest signals tied to member behavior

Benefits literacy surveys:

what someone understands vs what requires more guidance

Demographics + household context:

meaningful life-stage triggers

Case & call insights:

what members struggle with, how they ask questions, what they worry about.

MyChoice Accounts + card actions:

spend intent before a claim posts

SDOH overlays:

environmental, financial, and access factors that claims cannot see.

CSL Resources

[Checklist for Sofia Optimization](#)

[How to Set up Reference Center](#)

→ Testing Sofia Chat for Clients

NOTES:

Limitations in Lower Environments

- Test Sofia when Logging in as a Member (vs. Admin Chat)
 - Sofia doesn't work correctly with a ghost member in production
- Sofia Search – Reference Center Documents are not housed in lower environments – You will need to manually add the documents to the lower environment
- MCA account balance and contribution information - client-specific data not available in lower environments
 - If a client wants to test MCA information through Sofia – coordinate on your MCA testing day
- SSO functionality (e.g., for activation paths)



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