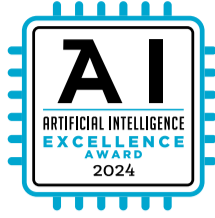


Beyond the Bot

How AI enables Sofia to exceed expectations



For most people, a “chatbot” is basically an interactive FAQ that provides stock answers to common questions on a given topic. That’s fine when shopping online, but when it comes to employee benefits, things get a bit more personal.

We created our AI-enabled personal benefits assistant, Sofia, to connect with people differently. Whether they’re enrolling in benefits, adding a dependent or figuring out their copay, Sofia creates a user experience that’s nearly identical to speaking with a live representative.

Here’s how she’s different from other chatbots.

Ordinary Chatbot

AI-Enabled Sofia

Built on if/then **rules**



Sofia uses **machine learning** to build her understanding of what employees want and how they ask for it.

Additional functionality is **programmed** by software engineers



Her knowledge **grows with every interaction.**

Responses are **limited** to a narrow database of information



Sofia gets **information from a variety of sources**, including complex plan summaries, vendor APIs and verified websites.

Responses are **topic-specific** only



Her responses are **contextualized**. Sofia even changes the way she talks if the employee appears frustrated.

Recognizes **chat text** only



Sofia can recognize text, **images and spoken language** on laptops, though mobile devices or on the phone.

Provides guidance on the **topic requested**



Sofia can **understand the topic** and provide further guidance based on the member's elected benefits.

With her advanced capabilities, AI-enabled Sofia is changing the benefits engagement landscape by answering people’s specific questions with empathy.

She is helping them better understand their choices, when and where they need assistance.

- She understands written and spoken language, and can respond in kind. (Icon: speech bubbles)
- She speaks **53** languages. (Icon: orange speech bubble with '你好')
- She’s available around-the-clock, and can interact with multiple users at the same time—no waiting. (Icon: clock with '24')
- 28%** of her chats are completed after hours and on weekends. (Icon: moon with '25%')

She has expertise in nearly **170** complex benefits topics.

Since November 2017, she’s saved members over **4.5 million minutes** of wait time = over **3,125 days**