



AI Agents for Efficient and Compliant **Group Benefits** Experiences

AI agents in Group Life, Annuity, and Health (LA&H) benefits transform customer experience by automating complex, multi-party interactions across employers, brokers, members, and policyholders—from quote and onboarding through servicing, claims.



24/7 Support

Always-on service across every channel



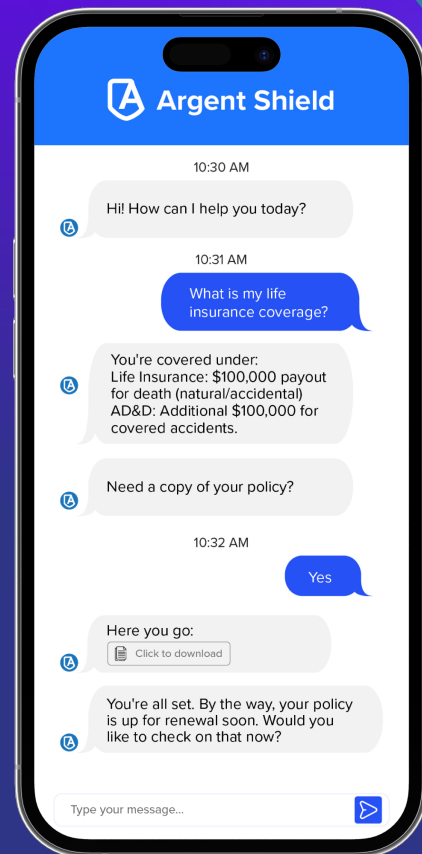
Compliance by Design

Built-in guardrails and regulatory adherence



Operational Efficiency

Automate routine tasks and reduce cost-to-serve



Trusted by leading carriers worldwide



and more



Insurance Expertise at Scale

Trained on insurance workflows, policies and compliance.



Inbound & Outbound

Enable 24/7 self-service and trigger proactive outbound engagement



Human-like Interactions

Natural, empathetic and personalized across every interaction.



Enterprise-Grade Security

Protects sensitive data with audit-ready controls and compliance.



Scalable & Cost Efficient

Handles volume surges and reduces operational costs.



Omnichannel Experience

Engage across SMS, email, voice and web consistently.

End-to-End Journeys. Built for Group Benefits.

AI agents automate high-value interactions across the LA&H lifecycle—reducing friction, improving outcomes and creating better experiences for everyone.



1. Group Sales & Onboarding

- Faster RFP & Quote Intake
- Intelligent Census & Plan Data Extraction
- Automated Census Transformation
- Frictionless Employer & Broker Onboarding
- Digital Census Upload & Validation
- Streamlined Evidence of Insurability



2. Acquisition & Member Service

- Personalized Product Guidance
- Application Completion
- Appointment Scheduling & Follow-Up
- Benefits & Coverage Education
- Digital ID & Policy Document Access
- Profile & Beneficiary Updates
- Policy Review & Document Collection
- Always-On Member Support
- Automated Service Email Triage



3. Claims

- Guided Claim Intake
- Life Claim / Death Notification
- Supporting Document Collection
- 24/7 Claim Status & Next Steps
- Claim Payment Visibility



4. Absence & Disability

- Secure HIPAA Release Collection
- Surgery & Delivery Confirmation
- Proactive Return-to-Work Management
- Stay-at-Work Support
- Workplace Accommodation Guidance
- Disability Claim Status & Documentation

Built for all stakeholders



Employers

Simplify onboarding, census management and communications—so your HR teams can focus on people, not paperwork.



Brokers

Deliver faster proposals, easier renewals and better service to strengthen relationships and drive growth.



Members & Policyholders

Get instant answers, complete tasks easily and get support—anytime, anywhere.

Real conversations. Real impact.

AI agents provide natural, empathetic support that drives satisfaction and outcomes at scale.

3:00 PM

When does my leave renew?

3:01 PM

Your leave is scheduled to renew on January 1, 2026.

3:02 PM

What kind of accommodations are available?

Options can include reduced hours, ergonomic support or alternative work arrangements. Would you like me to connect you with a case manager?

Unlock faster, more intelligent experiences for your employers, brokers and members.

Visit ushur.ai/group-benefits for a personalized consultation.

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