



TRANSFORM

The Rise of the Intelligent Administration Platform

From Administration to Intelligence in an AI-Driven World

WHAT IF YOUR PLATFORM COULD TELL YOU RIGHT NOW YOUR COSTS WENT UP?



Claim cost ↑41% for crown procedures (D2740) last 30 days



Replace frames cost ↑33% last 60 days

*Not next week after someone ran a report
Right now — because the platform noticed*

WHAT IF YOUR MEMBERS COULD FIND AN IN-NETWORK PROVIDER JUST BY SAYING WHAT THEY NEED?



Oral Surgeon in 53022



Eye exam & contacts
renewal in Milwaukee

*No long IVR trees or wait times
Direct answers – with simple language*

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WHAT IF YOUR PROVIDERS COULD GET BENEFIT AVAILABILITY & PRIOR AUTH REQUESTS IN REAL-TIME?



Prior Auth required for CDT
Code 2750, X-Rays needed



Last service May 15th, 2025,
next available May 16th, 2026

*No faxes, no phone calls – Realtime
information machines to machines*

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THE QUESTION ISN'T “WHAT IF?” ANYMORE
IT'S “HOW LONG CAN YOU WAIT?”

*Because the pressures are not coming one at a
time – they're arriving all at once*

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PRESSURES ARE CONVERGING AT ONCE

Operational Cost

Rising admin costs, workforce constraints, and increased benefit complexity.

Member Expectations

Instant answers. Transparent decisions. No hold queues. The minimum has moved.

Provider Friction

Auth delays, opaque denials, credentialing gaps — many payer relationships.

Regulatory Reality

CMS has moved. FHIR mandates and the Prior Auth Rule are obligations — now.

AND NOW – THERE'S ANOTHER FORCE



AI ISN'T JUST AN OPPORTUNITY
IT'S RESETTING EXPECTATIONS

AI REDEFINES THE BAR



**Real-time
is Expected**



**Simple
is Expected**



**Automated
is Expected**

ARE YOU READY TO HANDLE ALL OF THIS – AT ONCE?

This has **always** been our mission



Technology-led for business end-users
Flexible & extensible
Single & integrated platform

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SKYGEN FULLY INTEGRATED SYSTEM FOR DENTAL & VISION

Connectivity



Portals & Mobile

- Member
- Provider
- Individual Shopping
- Employer/Group
- Producer/Broker



REST API Access



Event Notifications



EDI Transactions



Data Warehouse

Enterprise System

Administration System

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Benefit Plan Designs• Enrollment & Eligibility• Provider Management• Vision Lab Ordering | <ul style="list-style-type: none">• Authorization Determinations• Utilization Management• Claims Processing• Billing & Commissions | <ul style="list-style-type: none">• Customer Service• Appeals & Grievances• Reporting• Data Import & Export |
|---|---|--|



Continuous &
Automated



24-7 End-User
Configurable



Fully Hosted



System Security

HITRUST Certified & HIPAA-Compliant

THE FOUNDATION IS READY FOR EMBEDDED INTELLIGENCE



Deep Domain Expertise

Decades of dental & vision expertise encoded as structured knowledge through system configuration, **making them AI-readable.**



Configurable Rules Engine

Rule-driven coverage logic — insurance rules already exist as structured configuration, **making them AI-executable.**



Rich API Layer

Comprehensive platform APIs that map directly to payer operations — ready to be wrapped as **MCP tools for safe AI interaction.**



Data Warehouse & Analytics

Data warehouse with curated analytical datasets — ready to be enhanced with business-friendly **semantic models for AI insights.**

System Security

- Customer Service
- Appeals & Grievances
- Reporting
- Data Import & Export



System Security



SYSTEM OF RECORD IS NO LONGER ENOUGH

A platform that reasons, assists, and automates





THIS WORKS BEST WHEN AI IS EMBEDDED
– NOT BOLTED ON

SKYGEN DIFFERENTIATION

We don't need to rebuild for AI – we're already built for it

 **Knowledge = Configuration**

 **APIs ready for AI Protocol (MCP)**

 **Data ready for AI Cloud**

 **Unified Platform = not fragmented**

THE PLATFORM EVOLUTION

 SKYGEN Dental & Vision
Intelligent Administration Platform

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Claims Cost Spike Detected

1 Analytics Agent Detects

Analytics detects: Claim cost ↑41% for crown procedures (D2740) paid to a Tax ID in the last month.

2 Control Tower Routes

Alert triggers the Claims Intelligence Agent to investigate the root cause automatically.

3 Agent Analyzes Data

Agent queries claims, provider, and services datasets. Finds: billing behavior indicates strong revenue optimization patterns.

4 Workflow Triggered

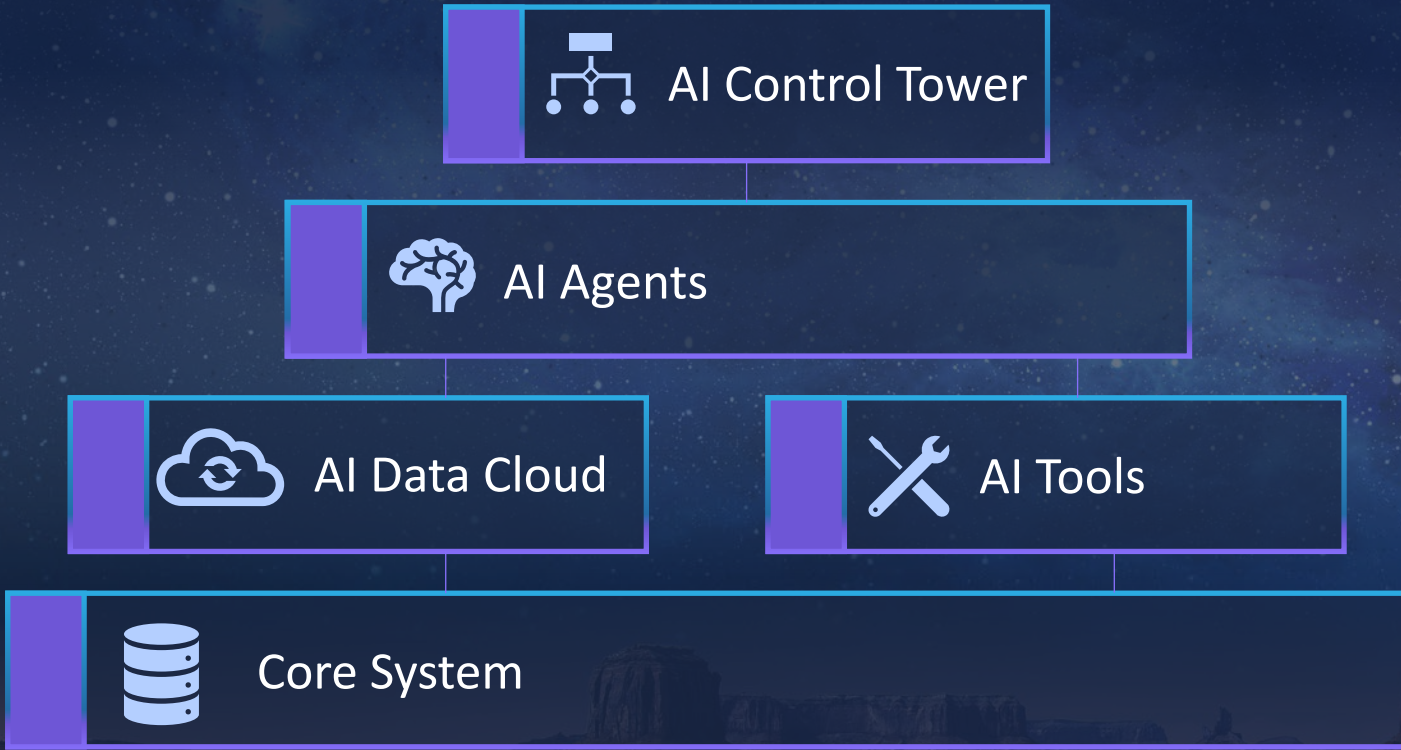
Control Tower launches workflows: Generates human readable summary for review with recommended actions.

5 Human Oversight

Ops team sees AI summary: "Provider Cost Escalation, Provider outreach recommended with temporary pre-payment work queue review."

INTELLIGENT ADMINISTRATION PLATFORM

Embedded AI-Native Architecture



SKYGEN

- Digital Core foundation
- Data Cloud for platinum tier quality
- AI Tools to keep rules deterministic
- AI Agents to assist & automate
- Eventual orchestration for agents to work together

THIS ISN'T THE FUTURE – THIS STARTS NOW

Top 3 2026 SKYGEN
AI Initiatives

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2026 AI INITIATIVES – MEMBER SERVICES AGENT

Instant answers. Consistent decisions. Fewer calls.



What the Agent Does

- Confirms member eligibility
- Explains coverage & limits
- Finds in-network providers
- Answers "Is this covered?"
- Clarifies claim decisions



Why It Matters

- ↓ **Call Volume**
Members self-serve faster
- ↓ **Handle Time**
CSRs resolve in fewer steps
- ↑ **Member Exp.**
Consistent, plain-language answers



Validates intelligence layers

- ✓ Copilot UX Interface
- ✓ AI Tool Layer (MCP Servers)
- ✓ Fully integrated CSR / Portal / Mobile

2026 AI INITIATIVES – ANALYTICS AGENT

Ask questions. Get insights. Act immediately.



What Leaders Can Ask

- Claims trends & denial drivers
- Utilization and cost patterns
- Provider performance
- Operational anomalies



Why It Matters

Faster Decisions

No SQL. No BI Queue. No Wait.

Democratized Insights

Any leader, any question, any time.

Proactive Operations

Anomalies surfaced before escalation.



Validates intelligence layers

- ✓ Conversational Analytics Interface
- ✓ Snowflake Data Platform
- ✓ Semantic Models

2026 AI INITIATIVES – AI DOCUMENT INTELLIGENCE

From paper to decisions – automatically.



What the Agent Does

- READ** Preprocesses auths, claims, pre-d's, and supporting attachments
- EXTRACT** Extracts content into structured data
- APPLY** Applies field validations & business logic rules
- ROUTE** Routes work automatically to reject, accept, or review record



Why It Matters

- Faster Authorizations**
Days become hours — or minutes.
- Lower Processing Cost**
High automation – manual steps removed.
- Higher Data Accuracy**
Validated at intake, not after the fact.



Validates intelligence layers

- ✓ OCR & Visual AI
- ✓ Agentic Operational Automation
- ✓ Human in the loop with intent

PLATFORM MATURITY

INTELLIGENCE GROWS PROGRESSIVELY

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PLATFORM MATURITY – INTELLIGENCE GROWS PROGRESSIVELY

Digital Administration Platform

- Configurable benefits & rules
- Claims processing engine
- Billing & reconciliation engine
- Claim & commission payments
- Eligibility & provider mgmt
- Operational workflows & communications
- Real-time APIs and interoperability
- Analytics & reporting
- Direct user interaction

AI-Assisted Administration with AI-Architecture Foundation

- Event-driven architecture
- Cloud analytics & insights platform
- MCP tool layer foundation
- Intelligent document/file processing
- Conversational analytics
- AI Interactive user interaction
- Human-assisted AI workflows
- AI guardrails, observability & evals

Intelligent Administration Platform

- AI Reasoning Services
- AI Control Tower
- AI Agent Orchestration
- AI Workflow Engine
- Automated operational agents
- Proactive insights & alerts
- Predictive analytics
- Near-autonomous operations
- Intelligent benefit administration

WANT TO LEARN MORE?

TOMORROW'S BREAKOUTS!

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BREAKOUTS: WHAT YOU'LL SEE NEXT

Snowflake Team

What SKYGEN's Data & AI Transformation Means for You: Faster, Clearer, More Flexible Insights

Learn more about Snowflake's AI Data Cloud and how a modern platform improves access to insights with AI-enabled capabilities.

SKYGEN Data Insights & Analytics

Transforming SKYGEN's Data Future: Modern Architecture, Intelligent Insights

Learn how SKYGEN's analytics platform—from current offerings to future-state architecture—helps customers access trusted insights and collaborate with confidence.

SKYGEN Product Engineering

What's New — Innovation, Technology, and What's Next at SKYGEN

Explore the latest features and enhancements introduced in SKYGEN's technology platform for dental and vision benefit administration.

THE NEXT ERA OF ADMINISTRATION

NOT A PIVOT – THE NEXT CHAPTER OF A
PLATFORM TO EVOLVE WITH YOU

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Thank You

CONNECT WITH US

SKYGENUSA.com

Visit our online **Knowledge Center** to access the latest insights and industry best practices to help your organization succeed in dental and vision.

Continue the conversation  