SACRS FALL CONFERENCE

NOV. 10-13, 2026 | OMNI RANCHO LAS PALMAS RESORT & SPA | RANCHO MIRAGE, CA

FROM AUTOMATION TO INTELLIGENCE

HOW AI IS TRANSFORMING MEMBER SERVICES

Practical and emerging uses of AI across member processing, employer services, and disability review, with an emphasis on how AI can assist staff rather than replace human judgment

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Panelists

Nicole McIntosh – Director of Disability, OCERS

Jeff Lamberson – Director of Member Services, OCERS

William Tsao – Assistant CEO, External Operations OCERS

Moderator

Darren Dang – Chief Technology Officer, OCERS

ORANGE COUNTY OCERS EMPLOYEES RETIREMENT SYSTEM

250 AMERICA

Tools and Technology are moving the work closer to judgment

THE FOUNDATION

Routine automation

- Data entry and validation
- Reconciliation
- Document sorting and indexing

THE NEXT STEP

AI-assisted review

- Interpreting MOU provisions
- Finding evidence in case files
- Preparing work for staff review

The constant: people remain responsible for consequential decisions.

Strategic Goal

Excellent Service and Support

Deliver accurate benefits and consistent answers to our members and their beneficiaries ensuring payments are received on time every time

Two Main Objectives

Objective 1: Provide world-class support defined by accurate, timely, and easy-to-access consistent service to help employers, members, and payees retire with confidence and minimal avoidable effort

Objective 2: Modernize processes and tools to improve efficiency, accuracy, and service delivery

Memorandum of Understanding (MOU) Proof of Concept (POC)

A bounded test of pension rules and calculation support

01
Extract
Read the MOU and structure relevant rules

02
Review
Staff check the source, correct and approve

03
Calculate
Apply rules to holiday and vacation pay

04
Trace
Explain outputs and retain an audit history

POC boundary: 1–3 MOUs. Broader FAS coverage and integration remain next steps.



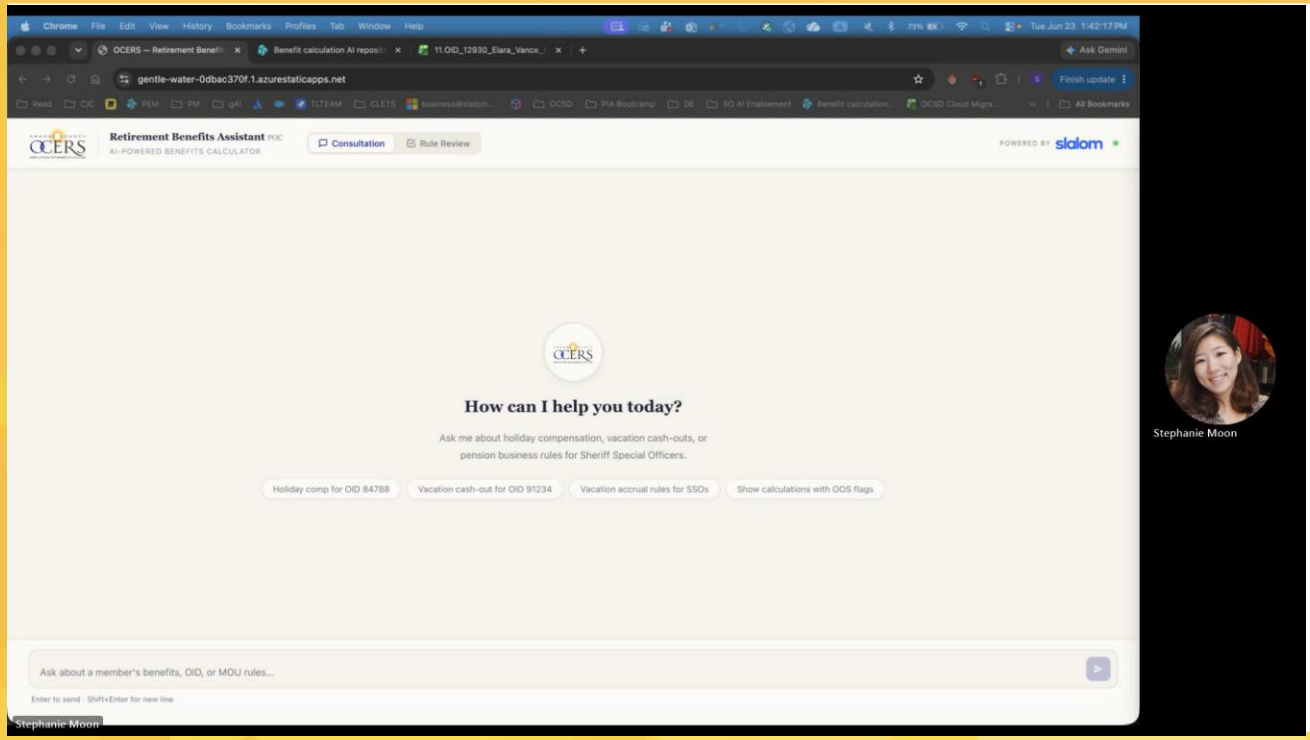
Step 1. Upload MOU to SharePoint. This allows the system to extract the business rules for the calculated items from the MOU and store them in the library for approval and usage.

Step 2. Upload the Calculation File (FAS Workbook) to SharePoint. This allows the system to use the data that was extracted for the members calculation and apply the previously extracted MOU rules against the data.

Step 3. Update the Ai Calculated items to the FAS workbook for review. Reps are able to have a conversation with the Ai tool to validate the calculation. They can ask for detailed proof of the item with the exact rules used and how they were applied.

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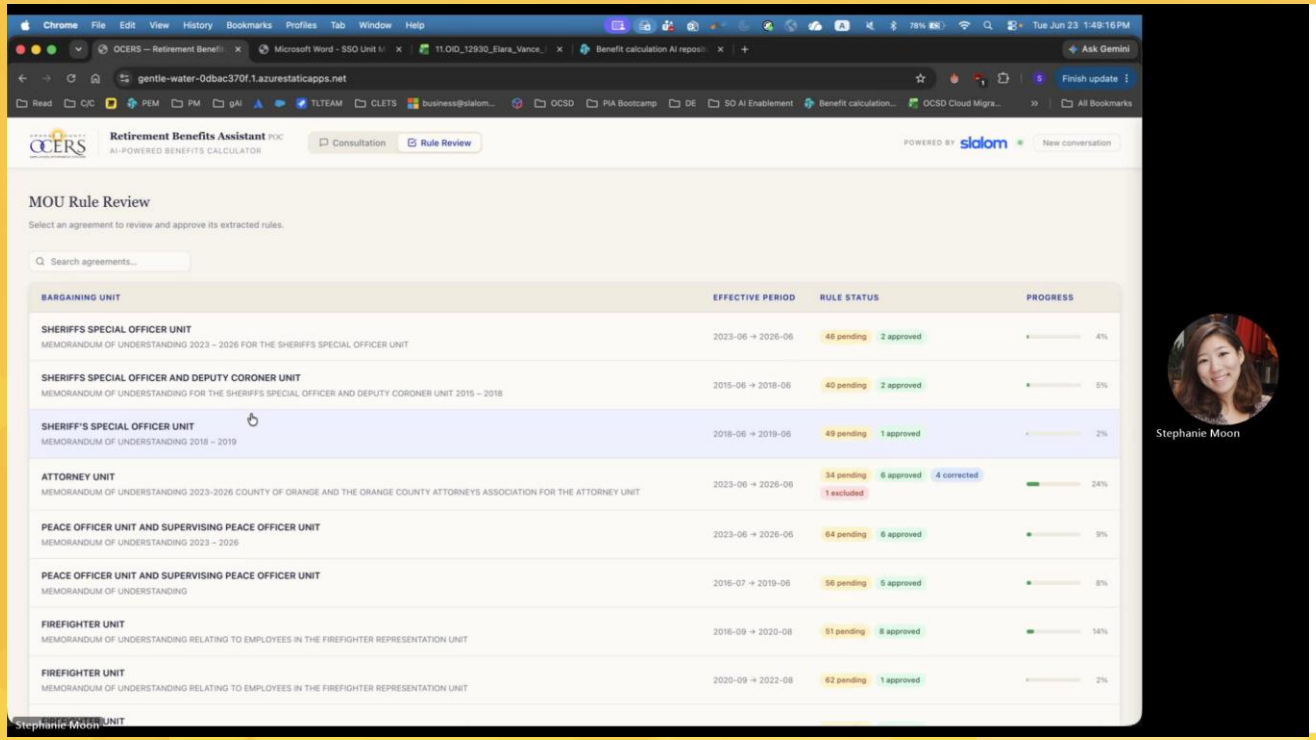
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Representatives can have a conversation with the Ai tool to request a calculation on a member. They can also use this interface to validate the calculation. They can ask for detailed proof of the item with the exact rules used and how they were applied.

The system will provide the representative with the ability to review the exact section of the MOU document that was used to apply the calculation rules for validation.

It also allows the representative to provide feedback if the calculation was not preformed correctly via thumbs up and thumbs down with an explanation area for what they found wrong.



The User Interface (UI) for Rule Review and Approval:

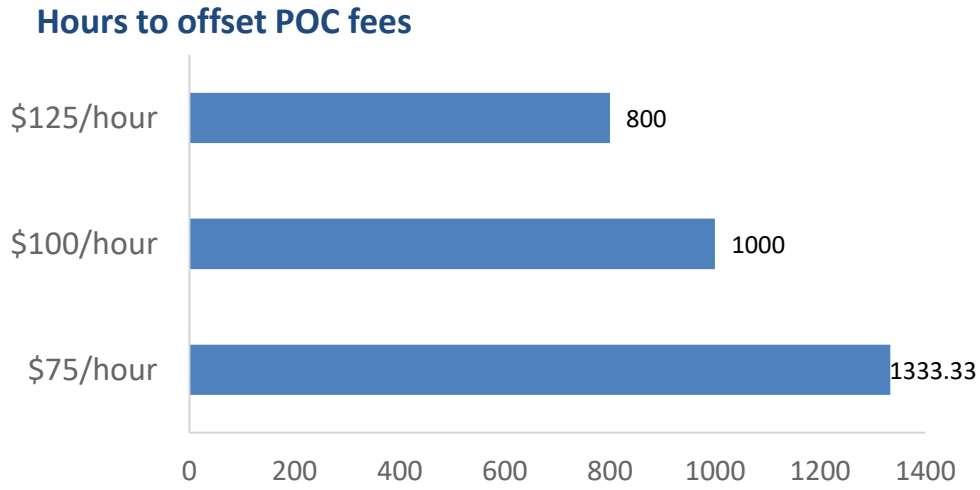
- This UI Allows the representatives to review rules once extracted from the MOU.
- Representatives can see each individual business rule and provide approval, edits or mark them as not applicable for the Final Average Salary calculation.
- All approvals or changes made to the tool are tracked or audit purposes and can be reverted to the original if changes are found to be incorrect.

Slalom: The Break-even Test

ABOUT

$100K

Two POC phases
$50K per phase



Cost-only sensitivity, not realized ROI. Excludes internal effort and production costs.

Disability: Two Tools, One Case File

The problem: case files average ~2,000 pages and arrive out of order, duplicated, and mixed with non-medical documents.

FOUNDATION AI · IN PRODUCTION

Organizes the record

- Splits, sorts, and indexes records
- Removes duplicates and non-medical pages
- Returns searchable, chronological files

EVE · PILOT

Assists the investigator

- Medical summaries and chronologies
- Finds supporting and conflicting evidence
- Prepares analysis for staff review

Foundation AI: From Chaos to Order

01
Send
Records land in our case management system; staff send them to Foundation AI with one click

02
Index
AI splits bulk PDFs, removes duplicates and non-medical pages, and titles each report by provider, date, and type

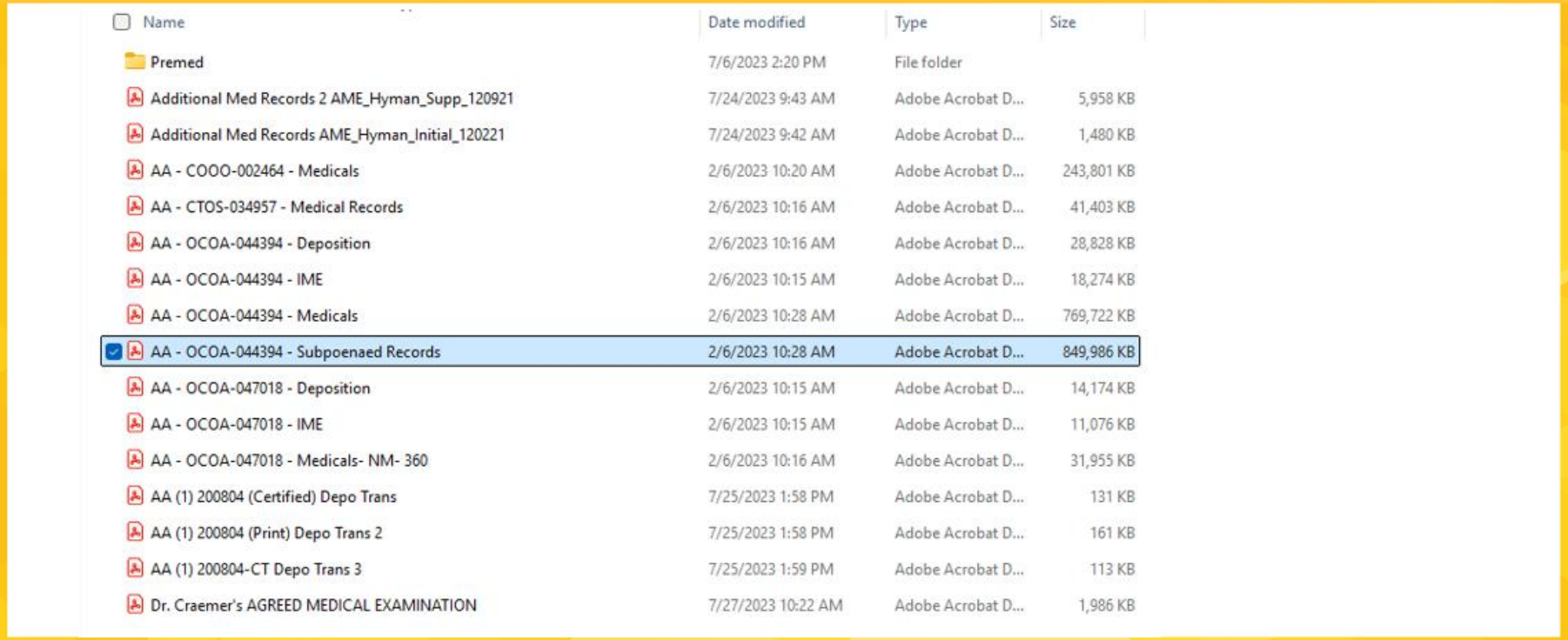
03
Vendor review
Foundation AI's own staff check the indexing before it comes back

04
Return
Organized, chronological, searchable files drop back into our system. Our staff QC the result

Turnaround: 3–7 days depending on file size and volume sent. Manual indexing used to take weeks or months alongside staff's other duties.

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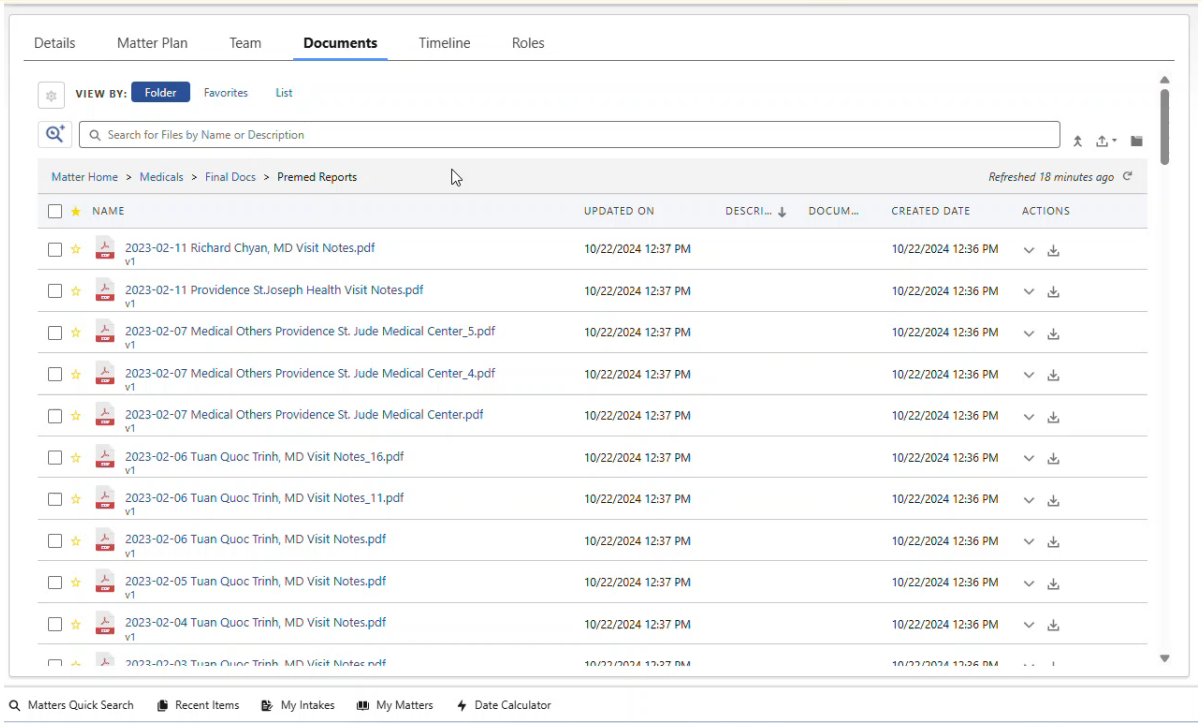
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Name	Date modified	Type	Size
Premed	7/6/2023 2:20 PM	File folder	
Additional Med Records 2 AME_Hyman_Supp_120921	7/24/2023 9:43 AM	Adobe Acrobat D...	5,958 KB
Additional Med Records AME_Hyman_Initial_120221	7/24/2023 9:42 AM	Adobe Acrobat D...	1,480 KB
AA - COOO-002464 - Medicals	2/6/2023 10:20 AM	Adobe Acrobat D...	243,801 KB
AA - CTOS-034957 - Medical Records	2/6/2023 10:16 AM	Adobe Acrobat D...	41,403 KB
AA - OCOA-044394 - Deposition	2/6/2023 10:16 AM	Adobe Acrobat D...	28,828 KB
AA - OCOA-044394 - IME	2/6/2023 10:15 AM	Adobe Acrobat D...	18,274 KB
AA - OCOA-044394 - Medicals	2/6/2023 10:28 AM	Adobe Acrobat D...	769,722 KB
AA - OCOA-044394 - Subpoenaed Records	2/6/2023 10:28 AM	Adobe Acrobat D...	849,986 KB
AA - OCOA-047018 - Deposition	2/6/2023 10:15 AM	Adobe Acrobat D...	14,174 KB
AA - OCOA-047018 - IME	2/6/2023 10:15 AM	Adobe Acrobat D...	11,076 KB
AA - OCOA-047018 - Medicals- NM- 360	2/6/2023 10:16 AM	Adobe Acrobat D...	31,955 KB
AA (1) 200804 (Certified) Depo Trans	7/25/2023 1:58 PM	Adobe Acrobat D...	131 KB
AA (1) 200804 (Print) Depo Trans 2	7/25/2023 1:58 PM	Adobe Acrobat D...	161 KB
AA (1) 200804-CT Depo Trans 3	7/25/2023 1:59 PM	Adobe Acrobat D...	113 KB
Dr. Craemer's AGREED MEDICAL EXAMINATION	7/27/2023 10:22 AM	Adobe Acrobat D...	1,986 KB

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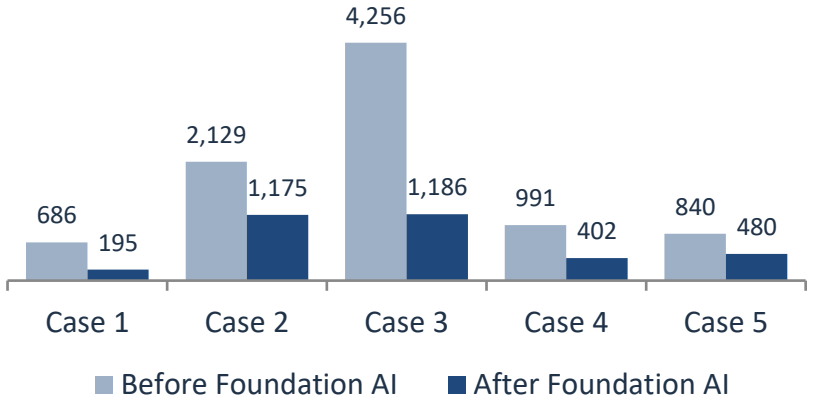
Foundation AI: Smaller Records, Smaller IME Bills

61% fewer pages sent to the IME

~$3,275 less per IME invoice

~$220 to index a 2,000-page file

Pages per case: 5-case random sample



5-case random sample: 8,902 pages before, 3,438 after. IME record review billed at $3/page after the first 200. Foundation AI: $1,200/month + $0.11/page ($30.4K in 2025).

EVE: Built Into the Investigator's Workflow

Pilot, a few months in. Investigators are learning prompt engineering as they go.

Connected to case management

Documents arrive automatically, with no file transfers. Case status stays in sync.

Automatic medical summaries

Summaries are generated as records come in, with links back to the source document.

Custom agents

Built for recurring review tasks, like pulling every permanent restriction in a file.

Templates

Consistent outputs across investigators and cases.

EVE: Early Wins

MINUTES, NOT A FULL READ

Permanent restrictions, charted

Asked EVE for every permanent medical restriction in a file. It returned a chart in about two minutes. Checked against the record: accurate.

RELIABLE AFTER REFINEMENT

Final Report Agent

An agent that summarizes every report finding the member's condition has stabilized, from treating and evaluating doctors. Took a few rounds of prompt revisions; now dependable.

Next: an agent for full case summaries, built and tested one section at a time.

Every output is checked against the source record before it is relied on.

Two Tools, Two Stages

FOUNDATION AI · REALIZED

~$200K cut from our 2026 disability budget, together with process improvements

61% fewer pages per case going to IME review

EVE · STILL MEASURING

$58,950 one-year contract, Aug. 2026 to Aug. 2027

~11.3 hrs saved per week to break even (at $100/hour)

AI organizes and assists. Investigators decide.

Lessons Learned

Narrow scope	Known cases make errors easier to find.
Visible sources	Staff need the clause or record behind the answer.
Correction paths	Review and rework belong in the workflow.
Honest measurement	Net staff time matters more than demo speed.

Staff Impact and Change Management

How to Adapt	Keeping humans in the loop
Sustaining Change	Upskilling where needed and continued encouragement

Thank You!