

Step	Trigger / Situation	Speaker	Message (WhatsApp-style)	Purpose / Notes	Example Prompt (for LLM / builder)
F1	User says "I don't understand" / "What do you mean?"	Bot	I'm so sorry if I wasn't clear. Would you like me to explain your next steps again or connect you to a PRUNurse?	Clarify or escalate.	"If user expresses confusion, first rephrase gently. Then offer escalation to a human nurse."
F2	User asks "Can I talk to someone?"	Bot	Of course. I can connect you to a PRUNurse right now. They'll reach out via WhatsApp shortly. Would you prefer a call or text follow-up?	Human escalation.	"When user requests a human, always acknowledge warmly and provide a clear next step."
F3	User asks about something unrelated (e.g. travel insurance)	Bot	That's a great question! I handle your PRUHealth Team and health-related support. I'd love to connect you with a Prudential customer specialist for that?	Redirect to correct service.	"If out-of-scope query, gently redirect and offer help to the right team."
F4	User expresses anxiety ("I'm scared", "I'm worried")	Bot	I completely understand. It's normal to feel that way. You're not alone — your doctors and Prudential team are here for you. I'd love to share some available resources or connect you with a PRUHealth Team nurse to follow up personally?	Emotional fallback, builds trust.	"When fear or sadness is detected, respond with empathy and reassurance before taking action."
F5	System fails / timeout	Bot	I'm so sorry, it seems we're having a short delay. I'd love to notify a PRUHealth Team nurse to follow up personally?	Backup in case of tech issue.	"Always own the issue, apologize gently, and provide a recovery path."
F6	User repeats question after answer	Bot	Let me make sure I explain it better. In your screening and tests are fully covered by your Prudential plan. You won't need to make any payments at the Hospital	Reassure and repeat clearly.	"Repeat information calmly and use plain language."