

Migration from 121 Benefits to Benefit Resource, LLC

To provide you with a seamless client experience and address questions related to the upcoming migration effort, we would like to offer you the following overview document.

What can I expect after the migration to BRI is complete?

Once the migration is complete, you will be able to take advantage of the following benefits uniquely available through BRI:

INDUSTRY-LEADING PAYMENT TECHNOLOGY

BRI is one of the first (and only) administrators to provide contactless payment capabilities for all pre-tax benefit accounts—providing enhanced physical and digital security. Participants can link their benefits card to the top digital wallets, including Apple Pay, Google Pay, and Samsung Pay.

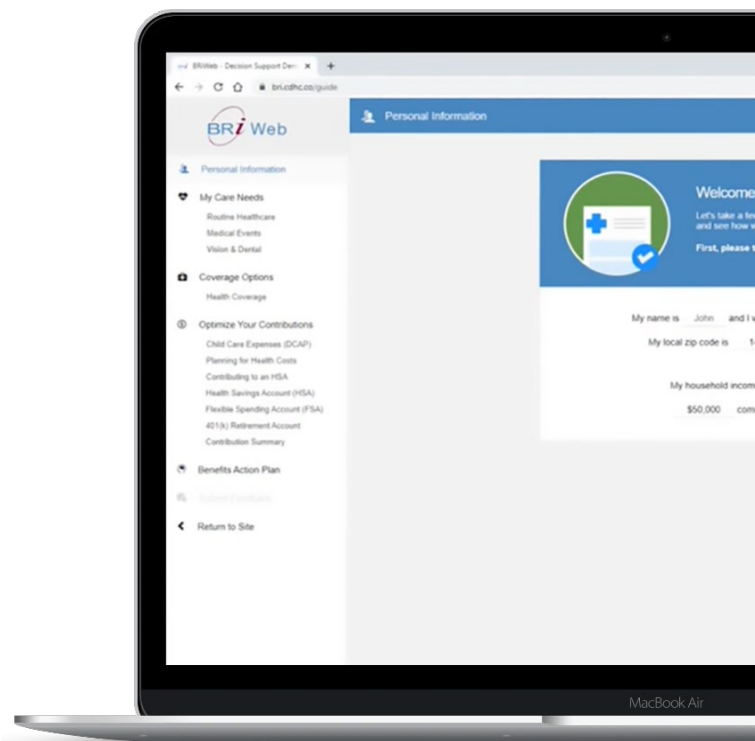


PROPRIETARY CONSUMER-DRIVEN HEALTH TECHNOLOGY

BRI leverages proprietary technology for its consumer-driven health plans, which allows us to develop and invest in our solutions based on clients' specific needs. Our auto-substantiation rates average 92% or higher. We utilize an Agile Development Process. It allows us to listen to our clients' needs while ensuring quality change management procedures regarding documentation, testing, and communication.

BRI INSIGHTS, DECISION SUPPORT TOOL

The BRI Insights decision support tool provides employees with a personalized benefits assessment. Employees are guided through the benefits assessment and asked about their household, predicted and likely medical expenses, and overall benefits goals. Once complete, employees are provided with their Benefits Enrollment Action Plan, which outlines the recommended health benefits, contribution levels (for pre-tax accounts and retirement plans), and other ancillary benefits. Over 96% of employees report the guide was beneficial. BRI Insights is an additional service, and additional administrative charges may apply.



EXPANDED PARTICIPANT SERVICE HOURS, WITH CONTINUED LOCAL CLIENT SUPPORT

As a nationwide administrator, BRI provides customer service from 7 a.m. to 7 p.m. Central Time. The expanded service hours offer clients and participants convenient support when they need it. Primary customer service hours of 7:30-5:00 CT will be staffed by Minneapolis-based personnel.

SPANISH-LANGUAGE SUPPORT AND RESOURCES

BRI provides a full suite of Spanish language resources, including presentations, flyers, frequently asked questions, and more. Additionally, customer service representatives are available to assist.

EXPANDED ACCESS TO THOUGHT LEADERSHIP AND RICH CONTENT

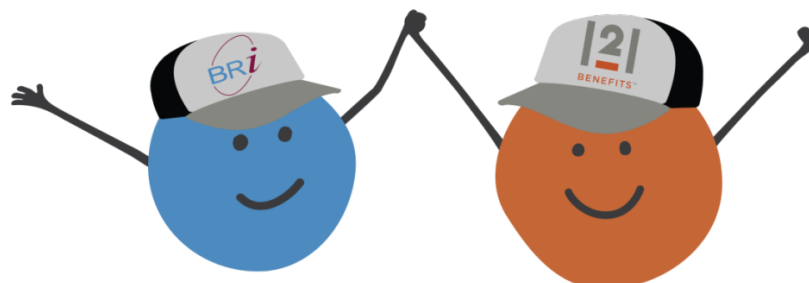
BRI is committed to ongoing education and thought leadership. Clients and partners repeatedly recognize BRI for its leading position in addressing legislative issues, simplifying complex concepts, and providing insights on trends and best practices. Besides its library of resources (including videos, eBooks, infographics, flyers, and FAQs), BRI delivers fresh content consistently through its e-newsletters, blogs, and webinars.

INVESTMENT IN SECURITY AND PROCESS EXECUTION

BRI is SOC I and SOC II, certified, ensuring the proper controls are in place to address and mitigate threats and provide a workplace environment that enhances productivity and contributes to the bottom line.



121 Benefits and BRI are committed to providing you with service and support you can rely on.



Better Together – BRI and 121 Benefits