

# Benefit Resource

*your source for tax-free accounts and more*

## Benefit Resource (BRI) provides...

- Diverse tax-free benefits options with supplemental services to enhance your overall benefits administration and offering
- Streamlined enrollment and administration of multiple account types
- A one-card solution for easy access to account funds
- Dedication to service including an assigned Client Team and local in-person support
- Convenient tools for managing and accessing accounts

Visit [www.BenefitResource.com](http://www.BenefitResource.com)



# Why BRI?

## *six core differentiators*

BRI administers tax-free employee benefit plans for more than 5,000 employer plans nationwide, reaching over 5 million employees. BRI was founded in Rochester, New York in 1993 by Anthony DiBarnaba and Tom Guiler, and is led by current CEO Jason Hall. At BRI, we focus on the administration of tax-free benefits, including: Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs) and Commuter Benefit Plans (CBPs). These plans allow employees to set aside tax-free dollars to pay for medical care, dependent care, mass transit and parking.

### 1. We maintain a strategic focus on tax-free benefits.

Our focus on tax-free benefits allows us to have a deeper understanding of the factors and issues affecting employees' tax-free benefits. We ensure plans are compliant with national, state and local regulations.

### 2. We own our card technology and processes.

While many competitors rely on third-party card and technology solutions, BRI owns and manages its own technology -- The Beniversal® Prepaid Mastercard®. In addition to providing participants with convenient account access, this provides clients with added flexibility, allows us to adapt quickly to changing needs and regulations and creates a competitive cost structure so we can pass savings on to our clients.

### 3. We provide strength through our direct partnerships.

Our direct partnerships with industry leaders have enabled us to negotiate strong protections and resources for our clients and participants while providing streamlined cost structures.

### 4. We are financially strong.

Our continuous profitability over the last two decades allows us to make strong financial investments into new technology and product growth. BRI evaluates opportunities based on what is right for the company, our employees and the clients and participants we serve. BRI has been repeatedly named in the Inc. 5000 list of the fastest-growing private companies in America.

### 5. We have a dedicated, service-oriented workforce.

Our employees are highly-educated professionals with a strong service mentality. We experience low voluntary turnover rates with an average BRI tenure of over 7 years. Client and participant surveys continuously site professional, knowledgeable and friendly service as key service differentiators.

### 6. We have been trusted by clients ranging from small employers to Fortune 500 Companies for more than 25 years.

BRI was founded in 1993 and has grown to serve over 5,000 employer plans, ranging from small employers to Fortune 500 Companies. Over 95% of clients indicate they would refer BRI to a colleague.

### BRI by the numbers...

BRI is the trusted administrative services firm for over **5,000 employer plans**, including Fortune 500 Companies.

**96 percent** of our clients say they would **recommend BRI** to another employer.

**25+ years** in the business of helping companies and their employees throughout the country save money and enjoy a wider range of benefits.

**95 percent** and above ratings from participants for **customer satisfaction** with professional, courteous service.

The Beniversal Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. The Bancorp Bank; Member FDIC. Mastercard is a registered trademark, and the circles design is a registered trademark, of Mastercard International Incorporated. The Beniversal Card is a limited access card for use at qualified merchants providing mass transit, parking and health care services that accept Debit Mastercard. © 2020 BRI is a mark of Benefit Resource, LLC. All rights reserved.

HSA custodian services provided by separate entity. See applicable Cardholder Agreement for the specific details and terms of use for card.

# Flexible offerings to meet your needs

## *health accounts, commuter benefits and more*

Whether you are in need of one service or an entire suite, BRI works with you to find the right blend of services to offer your employees. We believe each account or service provides a unique advantage to employees. When you combine these services, you are able to save on administrative costs, focus on education and provide convenience at every step.

### Health Account Options

Our various health account options provide flexibility for you and your employees to save on eligible medical expenses with tax-free accounts. Employers will often provide a multi-account strategy to address the varying needs of employees. We help you and your employees to understand how each account works and when it makes sense to select a particular account.

#### Medical Flexible Spending Account (FSA)

A Medical FSA is an employee-funded account used to pay for eligible medical expenses. While there is no health plan requirement with a Medical FSA, the entire election must be available on the first day of the plan year. Ask us about options for a Rolling Medical FSA and Limited Medical FSA.

#### Health Savings Account (HSA)

An HSA is an individually-owned account that can be employer and employee funded. Funds carry over from year to year and earn interest. It must be combined with an HSA-compatible health plan.

#### Health Reimbursement Account (HRA)

An HRA is an employer-funded account that provides flexible plan design options for employers while providing employees with funds to assist with out-of-pocket expenses. An HRA must generally be combined with an underlying health plan.

### Commuter Benefit Plans (CBP)

Whether your company resides in a metropolitan area or has locations in metropolitan areas, a Commuter Benefit Plan allows participants to conveniently pay for qualified mass transit and parking expenses with tax-free dollars. The Beniversal Card provides nationwide acceptance and flexibility with your participants' mass transit and parking expenses.



### Dependent Care Flexible Spending Account

Many employees with dependents may be experiencing dependent care expenses which are comparable to the cost of their rent or mortgage payment. A Dependent Care FSA is a great option to allow employees to save up to 40% on this expense.

### COBRA administration

COBRA coverage, premium collection and notification requirements can be cumbersome and complicated. A COBRA Administration solution should provide you with a simple, hassle-free solution which provides evidence of compliance and ensures peace of mind. And that is exactly what you will get.



# What you can expect with BRI

*a service experience like no other*

## Dedication to service

Each client is assigned a Client Support Team to ensure your program is implemented and managed seamlessly from initial setup and enrollment assistance to ongoing operational program management. Participants will have access to our Participant Service Representatives. We offer live support in English and Spanish, along with online chat support.

## Innovative solutions

We take a very customer-centered approach at BRI. We continue to improve our offering by providing innovative solutions to our clients and their participants. BRI was one of the first administrators to introduce electronic card technology specifically designed for use with transit authorities, parking vendors and health care providers.

## Focus on education

BRI provides you with a variety of options and methods for educating your employees on the services offered. You can select from presentations, videos, educational materials, decision support tools and in-person or web-based presentations. We will assist you in determining the right resources to complement your overall enrollment strategy.

## Convenient tools and administration

When you sign up with BRI, you and your employees receive access to a variety of tools and resources that make administration easy.

### Client Services and Support

- Educational resources and support (Spanish documentation is also available)
- Program design recommendations
- Simple, secure online administration area with file upload, online enrollment and on-demand reporting solutions
- Convenient funding options

### Participant Services and Support

- Easy access to funds
- Sophisticated auto-adjudication technology to minimize paperwork
- Secure 24/7 access to account information and resources, including online claim entry
- Mobile resources for balance look-up and receipt submission
- Real-time email and text alerts regarding account activity



## Get Started

Contact your Regional Manager to request a Service Consultation Meeting and quote for services.

You may also contact us at:  
**[info@BenefitResource.com](mailto:info@BenefitResource.com)**  
**(866) 996-5200**

