



# Migrating to the BRI Platform

When we first announced the acquisition of 121 Benefits by Benefit Resource LLC (BRI), we indicated our intent to migrate pre-tax account and administration services to the BRI platform. Our goal is to provide clear communication throughout this process and address your questions or concerns as they arise. Please do not hesitate to reach out to your current Account Executive.

## Timeline & Expectations

### WHEN CAN I EXPECT TO SEE CHANGES?

You may have already started to see some changes. Email addresses for team members were migrated last fall. Emails you receive should be coming from the [benefitresource.com](https://benefitresource.com) domain.

Additionally, invoices will be sent from [accounting@benefitresource.com](mailto:accounting@benefitresource.com), beginning with invoices sent on March 1, 2021, or later.

However, most changes will be tied to your organization's migration to the BRI system. You will receive separate communications and timelines regarding your organization's migration over to the BRI platform.

### WHAT CAN I EXPECT LEADING UP TO MY ORGANIZATION'S DATA MIGRATION?

We are taking care of most of the work for you, so we expect this transition to occur with minimal extra effort on your part. However, there are a few actions you will need to take:

- **Register to attend the BRI Overview and Demo Event:** You are encouraged to participate in our BRI Overview and Demo event. We will highlight who BRI is, what to expect during migration and provide a system demonstration. Watch for an invite for specific dates and times. A recording will be provided to anyone unable to attend live.
- **Complete new banking form:** To ensure that your plan funding and/or invoicing payment information is moved without interruption, please complete the ACH Authorization Form approximately 30 days prior to your migration date. Note: You may need to provide your financial institution with the updated bank routing and account number found on the form.

[Click here to download the ACH Authorization Form](#)



- **Watch for an email to review your plan set-up:** We will be sending you a Plan Design Confirmation document 45-60 days prior to your migration date. This document is intended to outline how your plan will be administered on a go-forward basis. You will be asked to review and sign the document. Given recent COVID-related changes, we want to ensure plans are migrated according to your desired specifications going forward. As a part of the migration, we will supply updated plan documents, including plan amendments you want to make, at no charge. Requests for changes must be submitted within 30 days prior to your migration date.
- **Ensure you are receiving emails from the BenefitResource.com domain:** All emails from Benefit Resource are sent with the benefitresource.com domain. Typically, registering the benefitresource.com domain within your server as an approved sender will ensure that employees consistently receive communications from Benefit Resource. If you continue to have issues, you may want to consider our advanced [BRI Whitelisting Tips](#).

## What can employees expect regarding the migration?

Detailed communications, timelines, and samples for participant communications will be provided to employers. As part of the communications, we will be sending out a mailed letter to participants approximately 3-4 weeks prior to migration to let them know about the transition. Here are a few key things to understand from an employee's perspective:

- **Accessing Account Info:** Employees will be receiving instructions for logging into their accounts through BRiWeb. BRiWeb is a secure portal for accessing and managing their account. Employees may also access their accounts through the BRiMobile app or via the IVR.
- **Using the Beniversal Prepaid Mastercard:** Employees will receive the Beniversal Card before the migration date. The Beniversal Card can be used for qualified expenses at qualified merchants accepting Debit Mastercard. Employees' existing cards will be deactivated approximately 10 days prior to the migration.
- **Updating Account Preferences:** Employees will have an opportunity to update their account preferences, including setting up an account for direct deposit payments, signing-up for email or text account alerts, and updating contact details. Existing notification preferences and direct deposit arrangements will not automatically transfer and will need to be established in BRiWeb.

## Who will I work with during the migration and beyond?

BRI uses a similar account management structure to the 121 Benefits model. Each client is assigned a client specialist responsible for the day-to-day management of its plan. Our client excellence teams support this individual, which aids with plan consultation, communication planning, implementation, and technical support.

The current client contacts from 121 Benefits will continue to be involved in managing clients, but their specific roles and responsibilities are, in some cases, changing a little. Before migration, clients will receive an updated contact sheet that outlines the key contacts and their client support roles.

## What can I expect after my organization's data is migrated onto the BRI platform?

Clients will have an opportunity to attend the BRI Overview and Demo event to help understand and manage their plans. Additionally, your assigned client specialist will be available to walk through specific questions such as reporting, managing employee changes/additions and ongoing funding processes.

## Plan Management Resources

### WHAT IS BRIWEB?

You will hear more about BRiWeb, both for your participants and for you, as the employer. BRiWeb is a singular access point for both the participant portal and employer portal (BRiWeb Employer Administration site) to access and manage all BRI accounts.

We go into additional detail about specific features in our [BRI Advantage document](#). You will have an opportunity to attend any of our onboarding events in March for a system demo.

### HOW DO I ACCESS BRIWEB?

Once your client information has been set up on the BRI platform, you will receive a Welcome Email in March with client login credentials to access BRiWeb.

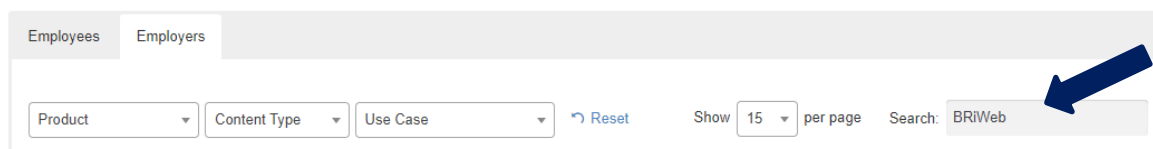
Additionally, you will receive instructions for use with employees to register on BRiWeb. If an email address is available, employees will receive a communication from BRI outlining the steps they need to take to register and establish their login credentials.

All emails from Benefit Resource are sent from the benefitresource.com domain. See above for additional tips for registering the domain and BRI Whitelisting Tips.

### WHAT RESOURCES ARE AVAILABLE TO TEACH ME HOW TO USE BRIWEB?

BRiWeb is designed to be easy to use and intuitive! The BRI Overview and Demo Event will provide a walk-through of the system. Additionally, your assigned Client Specialist is available to assist with specific questions you may have as you begin to manage your plan.

There are videos in the BRI [Resource Center](#) and additional information on the [BRI website](#), which are accessible at any time. You can find videos on reporting and managing participants in the Resource Center by searching for "BRiWeb" in the search bar:



The screenshot shows a search interface with two tabs: "Employees" and "Employers". Below the tabs are three dropdown menus for "Product", "Content Type", and "Use Case", followed by a "Reset" button. To the right, there is a "Show 15 per page" option and a search bar containing the text "BRiWeb". A blue arrow points to the search button on the right side of the search bar.



## Debit Card and Claims

### WILL MY PARTICIPANTS RECEIVE NEW CARDS?

Yes! Your participants will receive their new Beniversal Prepaid Mastercard before the migration date. The letter we are mailing out in late March will inform participants about the arrival of their new debit cards.

### IS THERE A QUIET PERIOD?

There will be a quiet period for the benefits card approximately 10 days prior to your plan's migration. During this quiet period, participants will not be able to use their funds through their current benefits card. Funds will be available on the Beniversal Card on the migration completion date as outlined in your client communications.

### WHAT IS THE CLAIMS CUT-OFF DEADLINE?

The final processing of claims through the 121 Benefits platform will occur on your scheduled processing day the week of migration. Claims received after the final processing date will automatically be processed through the BRI system following migration. Participants can start submitting claims directly through the BRI system on the migration completion date, and after.

## General Information About BRI

### WHO IS BENEFIT RESOURCE, LLC (BRI) AND WHAT DO THEY DO?

Benefit Resource (BRI, [BenefitResource.com](http://BenefitResource.com)) provides dedicated pre-tax account administration and continuation services nationwide to clients ranging from small businesses to Fortune 100 companies. BRI pioneered paperless card technology and continues to lead the industry with a one-card solution and contactless payment for FSA, HRA, HSA, and Parking/Mass Transit plan administration.

BRI provides services to over 5,500 employer plans and 315,000 plan participants from their headquarters in Rochester, NY, and now from their office in Minneapolis, MN, following the acquisition of 121 Benefits. BRI has been in business for over 27 years and has nearly 200 team members contributing to its strong service culture and dedicated account administration approach.

In 2019, BRI received a strategic investment from CIP Capital. CIP Capital is a New York-based private equity firm focused on investing in growth-oriented, middle-market companies across the Business Information and Technology-Enabled Services sectors in North America.

## WHAT ARE BRI'S GUIDING PRINCIPLES?

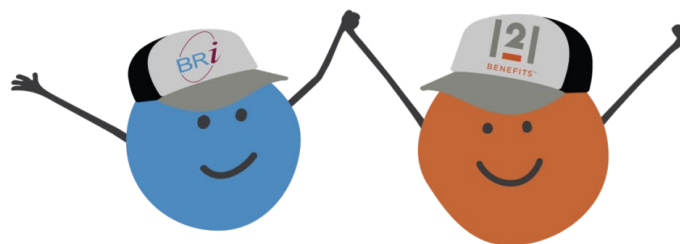
BRI and 121 Benefits share a vision for what constitutes a best-in-class approach: a commitment to clients carried out with a personal touch. At BRI, we create value through premier service and innovation with our five guiding principles:

1. **Dedicated Service:** We provide proactive, personal, and premier service.
2. **Innovation Solutions:** We leverage our proprietary technologies and expertise to provide flexible and convenient solutions.
3. **Expertise:** We provide ongoing educational and professional development opportunities, resulting in strong teams and industry experts.
4. **Integrity:** We do what we say. Our people, systems, and processes exemplify quality and reliability.
5. **Teamwork:** We foster collaboration and encourage continuous improvement through the sharing of ideas.

## WHAT VALUE DOES BRI BRING TO 121 BENEFITS?

While we are still evaluating the full extent of our joint organizations' benefits, we feel several opportunities provide incremental value for 121 Benefits, their clients, and their participants.

- **Proprietary consumer-driven health technology:** BRI leverages proprietary technology for its consumer-driven health plans so we may develop and invest in our solutions based on the specific needs of our clients.
- **Leading payment technology:** BRI is the first (and only) administrator to provide contactless payment capabilities for all pre-tax benefit accounts.
- **Expanded service hours:** As a nationwide administrator, BRI provides customer service from 7 am to 7 pm Central Time.
- **Potential savings for clients:** By owning our technology, we can control our costs while also increasing our revenue opportunities, which often translates to additional savings opportunities for our clients and their participants.
- **Fulfillment services:** BRI leverages fulfillment services for key mailing activities creating increased efficiency and quality measures.



Better Together – BRI and 121 Benefits