BRI
An Inspira Financial Solution

WHAT TO EXPECT

HSA Experience

Health Savings Accounts (HSAs) are an excellent tool for paying for healthcare costs now and in the future. An HSA from BRI empowers accountholders to take control of their account funds through a customer-focused experience model, streamlined account management capabilities, and diverse investment options.

THE POWER OF ONE

ONE CARD

The Beniversal® Prepaid Mastercard® provides access to HSA funds (and all account-based funds with BRI) and comes with built-in ID theft protection and digital wallet compatibility.

ONE LOGIN

Accountholders can access their HSA online through BRIWEB or through the BRIMOBILE app, available in the App Store and Google Play. Additional features are available via SSO.

ONE SUPPORT TEAM

BRI Participant Services is available to answer questions and provide support Monday through Friday, 8am to 8pm Eastern Time via phone, email, or live chat.

WHAT TO EXPECT ONCE ENROLLED

COMMUNICATIONS AND TAX DOCUMENTS

After enrolling in an HSA with BRI, you'll get:

- An email confirming the account is opened, and a series of emails that provide tips on how to make the most of your account in the weeks that follow. Use the Company Code and Member ID Basis included in these emails to register for an account on BRIWEB (if you don't already have one) so you can manage your HSA.
- The Beniversal® Prepaid Mastercard® will arrive in a plain white envelope. Your available HSA balance will be accessible on your card. See the card mailer for more details.
- Account statements will be available on a monthly basis in the HSA Member Portal.
- Tax documents are available in the HSA Member Portal. Note that If you do not have any deposits or withdrawals in a given tax year, you will not receive any tax documents.
    - IRS Form 1099-SA: Used to report activity involving your HSA when filing your taxes along with a W-2 from your employer. A separate form is created for each withdrawal (or distribution) type.
    - IRS Form 5948-SA: Reports contributions made in the calendar year, contributions made for the prior year in the current year, rollover contributions, and fair market value of the HSA. This form is provided for record keeping purposes only and does not require any action.

RECEIVE A REQUEST FOR ID VERIFICATION?

HSAs are individual bank accounts, and as a result, are subject to identity verification procedures. If your identity cannot be verified through our identity verification system, BRI will reach out via email and mail to request (1) a copy of your state-issued driver's license, state-issued ID, or passport, and (2) a copy of your Social Security card.

For your convenience and security, we provide several secure options for submitting this information online or by mail. If this information is not provided within 45 days, the account is closed and any deposits received prior to account creation will be returned to the originator.

MANAGING YOUR ACCOUNT

With an HSA from BRI, there is no separate login to worry about. Accountholders login to the BRIWEB Participant Portal and can access integrated widgets in the "Health Savings Account" tab that provide a more streamlined experience for common HSA account management actions. Additional features are available through the HSA Member Portal, accessible via single sign-on (SSO). Learn how it works below, and visit the "HSA Member Portal" page on BenefitResource.com for additional information.

HSA MANAGEMENT THROUGH BRIWEB

Through the BRIWEB "Health Savings Account" tab, you can do the following:

VIEW BALANCE & TRANSACTION DETAILS

View your "Account Summary" (including your plan year, amount paid, and current balance) and "Recent Transactions" (transactions from the past 30 days. Select "view all transactions" to view all account activity).

REIMBURSE YOURSELF FROM YOUR HSA

If you pay for an HSA-eligible expense with a payment source other than your Beniversal Card, you can pay yourself back with HSA funds using the "Reimburse Myself" option from the "I want to…" dropdown. Note, the first time you do this, you will need to link your personal bank account. This may take up to 2-3 days to complete.

MOVE FUNDS FROM A PRIOR HSA TO YOUR HSA WITH BRI:

You can complete either an "HSA Transfer" or an "HSA Rollover." The rules and limitations for each are specific, so it is important to understand the differences between these options in order to decide which path works for you.

- **To request an HSA Transfer**: Download the pre-populated HSA Transfer Form from the "Documents" section of BRIWEB and send it to the prior custodian. Use this option if you intend to: (1) Close the HSA, (2) Send all HSA assets, (3) Have investments that need to be liquidated or transferred, (4) Have already completed an HSA Rollover in the last 12 months.
- **To request an HSA Rollover**: Use the "Reimburse Myself" option and either (1) set up your prior HSA as your linked bank account, or (2) deposit a check from the prior custodian into a personal account and use that personal account as your linked bank account. Use this option if you: (1) want to ensure funds are moved quickly AND (2) you have not already requested a rollover in the last 12-months.

HSA MANAGEMENT THROUGH THE HSA MEMBER PORTAL

Select the "I want to…" dropdown on the "Health Savings Account" tab in BRIWEB. Click "Manage my HSA" to be redirected to the HSA Member Portal.

FIND YOUR HSA ACCOUNT NUMBER

Your HSA Account Number is available in the window that appears when you click the arrow next to "Health Savings Account" on the HSA Member Portal "Wallet" page. You'll also find it within your monthly statements.

ACCESS STATEMENTS & TAX FORMS

Select "Profile" from the left menu. All statements and tax documents are available for download by clicking "View".

ADD AN HSA BENEFICIARY

To set up a beneficiary to receive your account funds upon your death, go to your "Profile" in the HSA Member Portal and select "Beneficiaries". Then, select the "Add Beneficiary" button and enter the information requested.

START INVESTING HSA FUNDS

Select "Invest" from the quick actions in the upper right corner of the HSA Member Portal. Click "Start Investing" to be walked through the investment account set-up wizard. Upon completion, you will receive confirmation that your investment account has been created. You can now invest* your HSA funds in 1000+ top-rated stocks, mutual funds, and ETFs directly from your HSA cash account via the HSA Member Portal.

- Invest for as little as $1 per month. Fractional shares are available. After an investment balance of $5,000 is reached, accounts will be charged an investment balance fee of 0.01% monthly.
- Investment options can be changed daily. All trades are made in real-time during regular trading hours and purchases clear from your HSA immediately.

*Investments are: Not FDIC Insured • May Lose Value • Not Bank Guaranteed

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