



# What to Expect

## Preview of Migration and Service Enhancements

Pro-Flex  
PRO-FLEX ADMINISTRATORS LLC

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BRI  
An Inspira Financial Solution



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## Topics for Discussion

1. Who is BRI?
2. Key Advantages and Enhancements.
3. Migration Overview: What to Expect
4. System Demo
5. Open questions and concerns.





# Our Company

**HEADQUARTERED:** Rochester, NY

**YEARS IN BUSINESS:** 30

**ORGANIZATION:** A wholly owned subsidiary of the Inspira Financial

**TEAM MEMBERS:** Over 230 full-time team members

**CUSTOMERS WE SERVE:** Over 5,000 employer plans nationwide and 350,000 participants. Clients range from small employers to Fortune 500 companies

**SERVICES OFFERED:** FSA, HSA, HRA, HRA VEBA, Commuter Benefits, Specialty/Lifestyle Accounts, COBRA, Direct Billing, and ACA Reporting



## What We Deliver



### CLIENT SUCCESS

Client satisfaction with assigned contact and ease of use



### DEDICATED SERVICE

1:1 Client Relationship



### DISTINCTIVE

Innovative Payment Solutions



### SOLUTION-ORIENTED

Proprietary Technology

# Key Advantages to BRI



## TECHNOLOGY

- ✓ Leading Payment Technology, including contactless Payment Technology & Digital Wallet App



- ✓ Single card solution for *all* pre-tax products along with industry leading auto-substantiation rates



## EXPANDED PARTICIPANT SUPPORT

- ✓ Dedicated service team for participants
- ✓ Expanded availability from 8am-8pm ET
- ✓ Online chat and Spanish language support



## OPERATIONAL EXCELLENCE

- ✓ Added confidence with independently certified TPA; including SOC 1 and 2 certifications
- ✓ Guaranteed 5-day claim turnaround with default daily processing schedules
- ✓ Commitment to **continuous improvement** and data-driven insights

# Key Advantages to BRI



## DISTINCTIVE SERVICE

- ✓ Dedicated support for clients and partners, with average 5-7 years experience, including numerous with 15+ years in industry
- ✓ Commitment to 4-hour response on client and broker inquiries
- ✓ Plan design review and consultation to ensure plans are meeting objectives



## ROBUST RESOURCES

- ✓ In-depth Resource Center for employers and participants, including: videos, infographics, presentations, email templates, flyers and more.
- ✓ Communication planning tips and best practices.
- ✓ Expansive member communication services including: confirmations, targeted plan-specific welcome series, ongoing newsletters and alerts, and more.

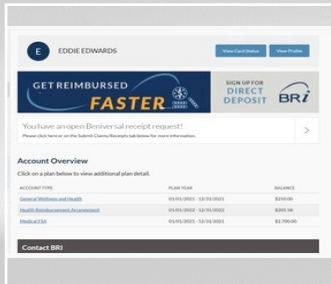


## EXPERTISE

- ✓ Thought Leadership and rich, original library of resources, including: articles in Forbes, SHRM, BenefitsPro, EBN News HR Morning and various other industry publications
- ✓ Regular content and webinars regarding legislation, best practices and tips to maximize account management.
- ✓ Advocate for legislative action to improve use of account.

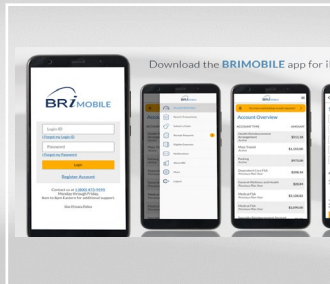
# At a Glance – Participant Experience

## BRIWEB



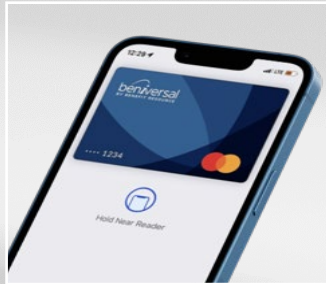
Manage account, submit claims & receipts, view balances

## BRIMOBILE



On-the-go account access. Available on Apple App Store and Google Play, includes eligible expense scanning and look-up options.

## BENIVERSAL / DIGITAL WALLET



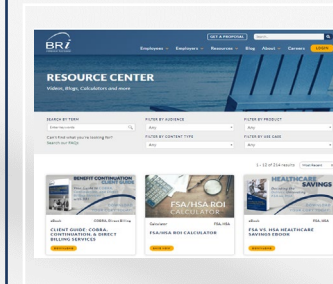
Convenient access to account funds with 94% average auto-approval rate. Option for contactless purchasing through your preferred digital wallet.

## SUPPORT



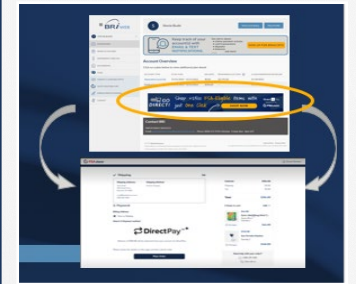
- Live support available by phone, email and chat
- English and Spanish language support
- COMING SOON – ChatBot to provide support 24/7 for most common issues. Multi-mode support capabilities.

## COMMUNICATIONS



- Welcome series-bite-size communications over first 90 days of account
- Targeted communications to optimize participant account use
- Opt-in account alerts

## VALUE-ADDED SERVICES



- Integrated Direct Pay with FSA Store for purchasing eligible items
- Complimentary ID Theft Services
- Value-added Medical Fraud and Bill Monitoring services

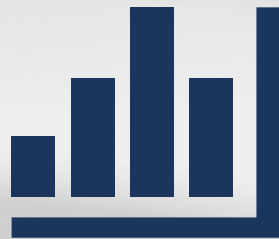
# At a Glance – Client Experience

## Enrollment



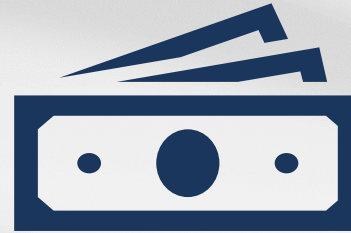
Manage enrollment online or through file exchange

## Insights



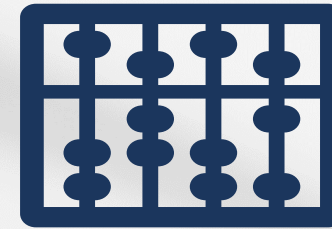
Use Insights to understand and optimize participant behaviors

## Funding



Flexible funding arrangements for simplified reconciliation

## Plan Administration



Comprehensive plan management including: plan documents, non-discrimination testing, & plan reconciliation

## Support



Dedicated Account Manager to oversee plan

# What to Expect for Migration

## Key Milestones for Client Migration

Key Action	Goal	Relative Timing	January 2024 Group
<b>Client Notification and Migration Overview</b>	Notify identified clients of their migration timeline, any actions required and what to expect.	Target 6-8 weeks prior	October 19-24
<b>Client and Plan Design Review</b>	The goal is to review how the plans are being administered today and confirm how they are to be administered through BRI.	Target 4-6 weeks prior	Notice by Nov. 3 Review by Nov. 15
<b>Integrations and File Exchange</b>	The goal is to identify and establish any data exchange connections and procedures. <b>Alternative exchange options are available for direct file upload while feeds are updated.</b>	Target 4-6 weeks prior	
<b>System Review and Reporting</b>	Review system and reporting capabilities. Live events to be scheduled to walk through the system with option for individual sessions for larger clients.	3-5 weeks prior	Scheduled as set-up complete.
<b>Administration Services Begin</b>		As scheduled	January 1, 2024

# What to Expect for Migration

## Key Milestones for Participant Migration

Key Action	Relative Timing	January 2024 Group
Pre-notice in OE materials	Target 6-8 weeks prior	November / December
Participant notification	Target 3-4 weeks prior	First 2 weeks of December
Last date to use Pro-Flex benefits card. Last date to submit claims to Pro-Flex.	Target 7-10 days prior to migration	December 31, 2023
Last claims processing on Pro-Flex	Week prior to migration	January 8, 2024
2024 election available on BRI	As scheduled	January 1, 2024
Remaining 2023 elections available on BRI	Migration target	January 12, 2024
Migration complete notice to participants	Migration target + 1	January 12, 2024

# Migration Hub

## Centralized Resources for Employers and Participants

### Client Resources:

benefitresource.com/proflex-migration

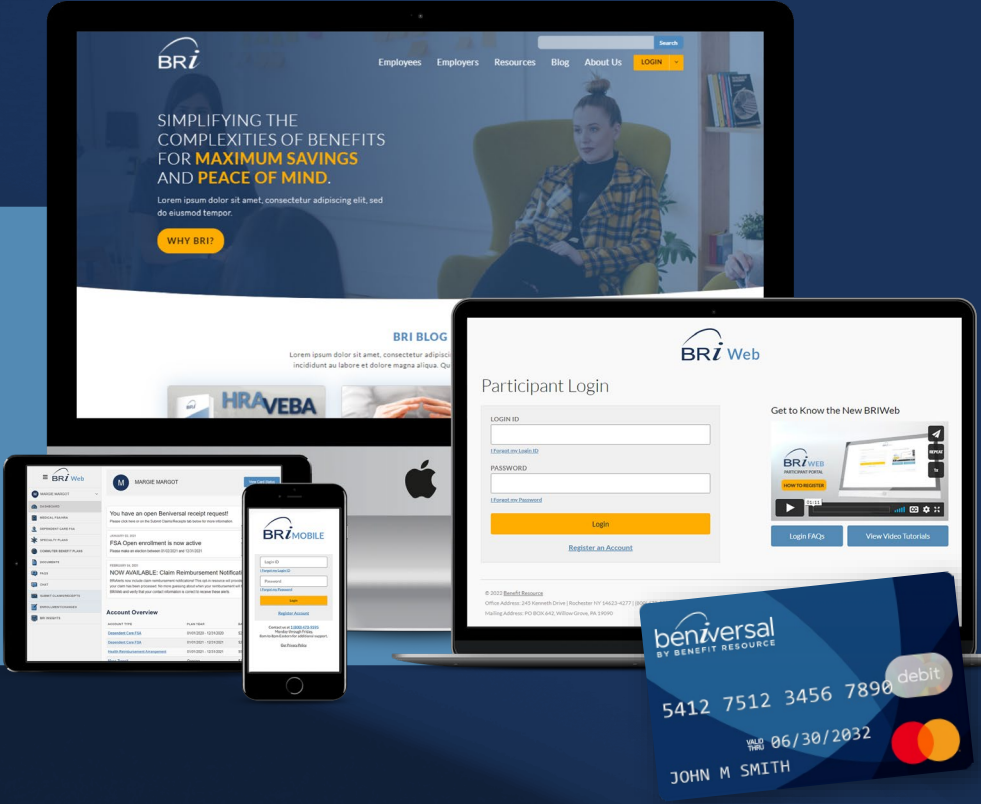
The screenshot shows the BRZ Pro-Flex Migration Hub page. At the top, there is a navigation bar with a search bar and a 'GET A PROPOSAL' button. Below the navigation bar, the main heading is 'PRO-FLEX MIGRATION HUB'. A sub-heading reads: 'Hit the ground running in a few easy steps right here in the Migration Hub! Here you'll find helpful information and links about BRZ and what the transition process will look like.' Below this, there is a 'Jump to:' section with buttons for 'GETTING STARTED', 'WHAT TO EXPECT', 'MIGRATION RESOURCES', and 'OPEN ENROLLMENT'. The main content area is divided into two sections: 'GETTING STARTED' and 'WHAT TO EXPECT FOR IMPLEMENTATION'. The 'GETTING STARTED' section includes a list of key milestones for employers, account-based plan participants, and COBRA participants. The 'WHAT TO EXPECT FOR IMPLEMENTATION' section features a timeline with three steps: 1. RECEIVE INITIAL IMPLEMENTATION WELCOME EMAIL, 2. CONFIRM PLAN SETUP & SUBMIT APPLICATION, and 3. MONITOR STATUS OF YOUR PLAN SETUP.

### Participant Resources:

benefitresource.com/proflex-hub

The screenshot shows the BRZ Pro-Flex Migration Hub page for participants. At the top, there is a navigation bar with a search bar and a 'GET A PROPOSAL' button. Below the navigation bar, the main heading is 'WELCOME TO BRZ!'. A sub-heading reads: 'Use the following FAQs, resources, videos, and tools to maximize your experience with the transition from Pro-Flex to BRZ.' Below this, there is a 'Jump to:' section with buttons for 'MIGRATION', 'ACCOUNT', 'CLAIMS', 'CARD', 'COBRA', and 'CONTACT'. The main content area is divided into three sections: 'MIGRATION OVERVIEW', 'WANT ADDITIONAL TIPS ON GETTING STARTED WITH BRZ?', and 'ACCOUNT MANAGEMENT'. The 'MIGRATION OVERVIEW' section includes a list of five recommended actions to take on day 1 of the plan year. The 'WANT ADDITIONAL TIPS ON GETTING STARTED WITH BRZ?' section includes a 'VISIT PAGE' button and a gear icon. The 'ACCOUNT MANAGEMENT' section includes a 'FREQUENTLY ASKED QUESTIONS' section with a list of questions and a 'RELATED RESOURCES' section with a list of links.

# System Demonstration





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Thank You!

ANY QUESTIONS?