BRI
An Inspira Financial Solution

Beniversal Card

MANAGEMENT AND BUDGET
STATE EMPLOYEE GROUP INSURANCE PROGRAM

THE ALL-IN-ONE CARD SOLUTION FOR TAX-FREE BENEFIT ACCOUNTS

Whether participants are trying to catch a bus or pick up prescriptions, they should have a simple, no-hassle experience. The Beniversal® Prepaid Mastercard® can help with that. Participants can conveniently access funds for eligible expenses through a single card source linked to their pre-tax benefits, including: Medical/Dental Expense Account (MDEA),Health Reimbursement Account (HRA) and/or Transit Expense Account (TEA).

The card utilizes merchant, terminal, and card payment rules to create a simple, convenient payment experience. With just a swipe of the card at a qualified merchant, funds for the transaction are deducted from the appropriate account.



USING THE BENIVERSAL CARD FOR HEALTH CARE SERVICES AND EXPENSES

The Beniversal Card can be used at qualified merchants* who accept Debit Mastercard. For a MDEA or HRA, these merchants include:

- Chiropractors
- Doctors, hospitals
- Medical labs
- Dentists, orthodontists
- Medical supply stores
- Vision centers
- IIAS merchants
- 90% merchants

*Refer to your Plan Highlights before making a purchase to make sure an expense is eligible under their plan.

ALWAYS KEEP YOUR RECEIPTS!

- The IRS requires administrators like BRI to ensure that 100% of MDEA and HRA funds are used for eligible medical expenses.
- In the event that we cannot determine with certainty that the expense is eligible, we will contact the participant directly asking for further documentation via an itemized receipt.
- An itemized receipt must contain the provider name, type of service, date of service, and cost of service. For health care expenses, a copy of an Explanation of Benefits (EOB) typically contains all the required information.
- Submit requested receipts in a timely manner. If documentation is not submitted within the allotted timeframe, the Beniversal Card will be inactivated until sufficient documentation has been provided.

USING THE BENIVERSAL CARD FOR MASS TRANSIT AND PARKING EXPENSES

Participants have instant access to mass transit and parking funds at approved merchants accepting Debit Mastercard. The Beniversal Card provides flexible payment options. Here are a few ways to leverage the card:

- **Pay at point-of-service.** The Beniversal Card can be used directly at approved merchants providing mass transit and parking services.
- **Pay based on a bill or invoice.** If you receive a bill or invoice for parking services and the approved provider accepts Debit Mastercard, you can provide the Beniversal Card number to initiate payment. Be sure the invoice is for service dates in the current year.
- **Link the Beniversal Card to a reloadable mass transit card.** If you utilize a reloadable mass transit card, the Beniversal Card can be linked to the reloadable card as the funding source.

HOW TO ACTIVATE YOUR CARD

The Beniversal Card will arrive in a plain white envelope. Once received, you should:

- Sign your card(s) immediately. Additional cards can be signed and used by an eligible spouse or dependent for the MDEA and HRA only.
- Activate your card by logging in to BRIWEB or by calling the toll-free number on the activation sticker.

Wait until the effective date of your plan to use your card. The card should not be used on prior year's expenses.

Setting up a PIN: To receive a PIN for DEBIT card transactions, please call (855) 247-0198. Alternatively, you can select "CREDIT" to sign for a purchase.

FREE COMPREHENSIVE ID THEFT SERVICES

Through our partnership with Mastercard International, each Beniversal Cardholder receives FREE comprehensive ID Theft Services.

- **Identity Theft Alerts:** Alerts individuals of possible compromise of personal credit or debit card, SSN, driver's license, and other personal information.
- **Emergency Wallet Replacement:** Create a virtual wallet to assist with replacing cards and documents that are lost, stolen, or compromised (includes all major card brands).
- **Access to Certified Resolution Specialists:** Experts guide individuals through the process of notifying the major credit reporting agencies, cancelling and replacing cards, and assisting with paperwork to alert various parties of potential fraud.

Participants can visit mastercard.us/idtheftalerts and enter the first 6 digits of their card. Then, they just determine what information, cards and accounts they want to have monitored.

THE BENEFITS OF A DIGITAL WALLET

Participants can enable their card for contactless payments through Apple Pay®, Google Pay®, and Samsung Pay® digital wallets to pay for eligible expenses at healthcare or commuting locations from your mobile device.**

By taking advantage of this feature, you reduce the risk of:

- **Private information exposure.** Actual linked payment card data is never shared with the merchant while making purchases. So if that merchant is hacked, that information is safe.
- **Exposure to germs**. Limit exposure to publically used items such as commuter turnstiles, retailer's registers, and health provider checkout areas.

To add your card to your preferred digital wallet, login to BRIWEB and confirm that the mobile phone number associated with your digital wallet is on file with BRI under your Profile.

FREQUENTLY ASKED QUESTIONS

WHAT DOLLAR AMOUNT IS AVAILABLE ON THE CARD AFTER IT'S ACTIVATED?

- MDEA/HRA: The total amount elected for the current plan year minus any prior payments and reimbursements.
- PKEA/BVEA: The total contributions posted to your account(s) minus any prior payments and reimbursements.

WHY IS THE CARD NOT WORKING?

- It has not been activated
- Account balance is less than full expense
- Your account has outstanding receipt requests
- Items not eligible under your plan
- Non-qualified merchant
- Merchant not registered in an eligible network
- Merchant is having technical problems
- You aren't currently in active payroll status

HOW CAN INDIVIDUALS FIND THEIR BALANCE?

- Login to BRIWEB or BRIMOBILE
- Sign up for email/text notifications through BRIWEB or BRIMOBILE
- Call Participant Services at (800) 300 - 1672

WHAT IF THE CARD IS LOST?

Report it immediately by calling (800) 300-1672.

WHO SHOULD PARTICIPANTS CONTACT WITH QUESTIONS?

Contact Benefit Resource Participant Services.

(800) 300 - 1672 (M - F, 7am - 7pm (CT))

ParticipantServices@BenefitResource.com

Live chat is available through BRIWEB

**Acceptance of digital wallets varies widely and can be different between merchant locations. However, users can continue to access account funds through their physical card if digital wallets are not accepted.

Visit BenefitResource.com/state-of-minnesota to access all State of Minnesota pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more!

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