FREQUENTLY ASKED QUESTIONS

Transit Expense Plan Debit Card



CARD BASICS

1. WHAT IS A BENIVERSAL CARD?

The Beniversal® Prepaid Mastercard® is a prepaid debit card that is linked to the employer benefit plans associated with your card. Your Beniversal Card may allow you to pay for eligible expenses from your Transit Expense Plan (TEA) for a Parking Expense Account (PKEA) and Mass Transit (Bus Pass)/Vanpool Expense Account (BVEA).

2. HOW DOES THE DEBIT CARD WORK?

Present the card as your method of payment at the transit station, transit service center, or parking terminal. Alternatively, you can use it online at the transit or parking provider's website or mobile app. Remember: the debit card is the only option for accessing funds in the BVEA to pay for transit expenses.

3. IF ASKED, SHOULD I SELECT "DEBIT" OR "CREDIT"?

- Select CREDIT to sign for the purchase or DEBIT to enter a PIN. To request a PIN, call (855) 247-0198.
- There is no ATM or cash access associated with this card.

4. HOW MANY DEBIT CARDS WILL I RECEIVE AND HOW DO I ACTIVATE MY CARD?

You will automatically receive a set of two debit cards. They arrive in a plain white envelope that may be mistaken for junk mail. Both cards will have the employee's name on them and will indicate that it is a State of Minnesota account. Remember that only parking and mass transit expenses for you as the employee are eligible under this plan.

You can 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.

5. WHAT SHOULD I DO IF MY DEBIT CARD(S) ARE LOST OR STOLEN?

Report a lost card immediately by calling Benefit Resource at (800) 300-1672. Request replacement cards at the same number.

6. DO I NEED A NEW DEBIT CARD EACH YEAR?

No. The card is good for three years from the date issued. It can be used for subsequent plan year pre-tax accounts if you continue to participate in the plan. If you are planning to sign up again for a PKEA and/or BVEA, retain your card for future use since new cards are not issued each plan year.

7. I HAVE A DEBIT CARD FOR MY MDEA OR HRA, WILL I RECEIVE ANOTHER ONE?

No. The same debit card is used for the Medical/Dental Expense Account (MDEA), Minnesota State HRA, PKEA, and the BVEA. If you already have a debit card for another pre-tax account, and elect to participate in the PKEA or BVEA, you will use the same card for all accounts.

8. HOW WILL THE CARD KNOW FROM WHAT ACCOUNT TO PULL FUNDS?

The debit card will be set up with a separate "purse" for the PKEA and BVEA. This purse of funds is restricted to purchases made for commuter mass transit and parking expenses at allowed vendors.

9. WHAT HAPPENS IF I GO ON AN UNPAID LEAVE OF ABSENCE OR A LAYOFF?

The PKEA and BVEA are not eligible to be continued while on unpaid leave or during a layoff (there would be no eligible expenses incurred during this time). The accounts will end when you stop receiving paychecks and you must actively elect to reinstate them when you return to work.

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10. WHERE CAN I LEARN MORE ABOUT THE DEBIT CARD?

Visit BenefitResource.com/state-of-minnesota and view the materials linked under the "Using Your Beniversal Card" section.

If you have questions regarding the debit card or your pre-tax accounts, contact BRI Participant Services at (800) 300-1672, Monday - Friday, 7am to 7pm CT.

USING THE CARD FOR ELIGIBLE TRANSIT PURCHASES

11. WHEN WILL THERE BE FUNDS IN MY ACCOUNT?

Funds will be available in your account as they are deposited from each paycheck. If you are new to the PKEA/BVEA, you must wait until after the first contribution has been made before making a purchase from the account. If you made a new election after Open Enrollment, but prior to December 31, 2026, you will be eligible for any PKEA/BVEA balance to rollover to 2027; however, depending upon when the election was made, the funds may not yet be available on January 1, 2027. You must make a new election of at least the $50 minimum prior to the start of the new plan year in order to be eligible for your balance to rollover into a 2027 PKEA/BVEA.

You do have the option to make a monthly election rather than an annual election if you wish to have funds available in your account earlier in the year or will only have expenses for a few months during the year. Monthly elections may only be made by using the Transit Enrollment/Change Form found on BenefitResource.com/state-of-minnesota. The form must be submitted to SEGIP.

NOTE: You need to be aware of your account balance when making a purchase. Attempted purchases for amounts greater than account balances will be rejected. Card transactions will count toward the monthly maximum limit when used during a particular month. For example, a card swipe on January 25th will count toward January's monthly maximum limit.

12. WHEN CAN I START USING THE DEBIT CARD TO MAKE PURCHASES?

There must be funds in your account in order for a transaction to go through. See question #11.

13. HOW WILL I KNOW IF I HAVE SUFFICIENT FUNDS TO COVER THE EXPENSE?

Check your balance using one of the following methods:

- Login to BRIWEB or BRIMOBILE to see your account balance
- Sign up for email or text account alerts through BRWEB
- Call Benefit Resource Participant Services, (800) 300-1672, Monday - Friday, 7am to 7pm CT

14. WHAT ARE ALLOWED TRANSIT VENDORS?

Allowed vendors are locations that only sell mass transit fares, such as transit stations and transit service centers. Purchases are allowed online at their websites or through the transit provider's mobile app. Grocery stores, convenience stores, or other locations that sell items in addition to bus or light rail passes are not allowed vendors. Purchases at these locations may not be made using the debit card and will not be eligible for reimbursement.

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15. WHAT IF MY CARD DOES NOT WORK AT THE POINT-OF-SALE?

For parking or vanpool expenses, you may pay with another form of payment and submit a claim to BRI for reimbursement in one of the following ways:

- The BRIMOBILE app allows mobile device users to submit claims on-the-go.
- Log in BRIWEB and go to the Submit Claims/Receipts section.
- Complete a paper claim form (available at BenefitResource.com/state-of-minnesota) and fax or mail it to Benefit Resource.

Mass transit expenses would not be eligible for reimbursement if you are not able to pay using your debit card. Be aware of available balances prior to purchase.

16. WHERE CAN I GO TO VIEW THE DETAILS OF MY DEBIT CARD TRANSACTIONS?

You can view account activity, payment dates, and any claims transactions by logging into BRIWEB or BRIMOBILE.

17. IF MY CARD IS SUSPENDED, HOW CAN I BUY TRANSIT FARES?

If your card has been suspended due to outstanding substantiation or repayment requests for the MDEA or HRA, you will need to provide documentation to clear up the outstanding transaction(s). If you need to purchase transit fares while your card is suspended, contact Benefit Resource and they will activate your card for the day so you can purchase your transit fare.

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