INSTRUCTIONS: Use the content in this document for open enrollment presentations and materials. Just click to expand the sections below, grab the snippet(s) you like, and customize them to fit your needs.

# About Benefit Resource (BRI)

Benefit Resource (BRI) makes accessing your funds and pre-tax account information easy! Use your pre-tax health account funds through the Beniversal® Prepaid Mastercard® and keep track of your account activity using BRIWEB, the BRIMOBILE app, and BRIALERTS. If you need assistance, BRI Participant Services is just a phone call away: (800) 473-9595

Benefit Resource (BRI) administers <plan type(s)> for <company name>. Access all your pre-tax health and commuter account funds through one card, the Beniversal® Prepaid Mastercard®. Use BRIWEB, your online portal, and the BRIMOBILE app to stay updated about your account.

Benefit Resource (BRI) administers <plan type(s)> for <company name>. Use the Beniversal® Prepaid Mastercard® to access your pre-tax account funds and stay updated about your account through BRIWEB or the BRIMOBILE app. Contact BRI Participant Services with any questions: (800) 473-9595

Benefit Resource (BRI) is <company name>'s third-party administrator for <plan type(s)>. Manage your account(s) through the Employee Login at BenefitResource.com or on the go through the BRIMOBILE app.

Benefit Resource (BRI) administers the following benefit accounts for <company name>: <plan type(s)>. The BRI Participant Services team is available to assist Monday – Friday, 8 AM – 8 PM EST via phone (800-473-9595), email (ParticipantServices@benefitresource.com), and live chat (through the Employee Login at BenefitResource.com).

Benefit Resource (BRI) has the resources you need to manage your pre-tax benefit accounts more efficiently! BRIWEB is your secure online login for managing your accounts with BRI. BRIMOBILE (available through the App Store and Google Play) provides on-the-go access to your account, and don’t forget to sign up for BRIALERTS to receive real-time text or email notifications about the status of your accounts.

Whether you’re trying to catch a train or pick up prescriptions, we want you to have a simple, hassle-free experience using the Beniversal® Prepaid Mastercard®. With smart, multi-account technology, free ID theft protection services, and digital wallet capability built-in, your pre-tax funds are safe and easily accessible from a single card.

Benefit Resource (BRI) administers the following benefit accounts for <company name>: <plan type(s)>. They have the resources you need to efficiently manage your pre-tax benefit accounts. BRIWEB is your secure online login for managing your accounts with BRI. BRIMOBILE (available through the App Store and Google Play) provides on-the-go access to your account, and don’t forget to sign up for BRIALERTS to receive real-time text or email notifications about the status of your accounts. For questions or assistance, please contact BRI’s Participant Services Team Monday – Friday, 8 AM – 8 PM EST via phone (800-473-9595), email (ParticipantServices@benefitresource.com), or live chat (through the Employee Login at BenefitResource.com).

# Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows you to contribute tax-free dollars to accounts to pay for health care (Medical FSA) and childcare (Dependent Care FSA) expenses. Get best-in-class features and support through BRI tools such as BRIWEB, the BRIMOBILE app, and the Beniversal® Prepaid Mastercard®.

A Flexible Spending Account (FSA) can save you up to 40% on expenses you already pay for. Depending on the type of FSA, you can pay for certain medical expenses and/or dependent care expenses tax-free, through payroll deductions. Best of all, you get instant access to funds through the Beniversal® Prepaid Mastercard®, reducing reimbursement wait time.

Flexible Spending Accounts (FSAs) are IRS-approved accounts that allow you to pay for eligible medical and dependent care expenses on a tax-free basis. When you enroll in an employer-sponsored FSA, your contributions are not subject to Federal, FICA and most state taxes. This means you bring home more money in your paycheck.

Flexible Spending Accounts (FSAs), governed by Internal Revenue Code (IRC) Section 125, allow you to have pre-tax payroll deductions for certain medical and dependent care expenses. This provides up to 40% tax savings to you!

## Medical FSA

A Medical FSA allows you to pay for qualified out-of-pocket medical, dental, and vision costs. These may include co-payments, office visits, prescription drugs, dental care and orthodontia, vision care, and over-the-counter drugs and medicines. Get easy access to Medical FSA funds from the Beniversal® Prepaid Mastercard®.

A Medical FSA is an employee-funded account that allows you to pay for qualified out-of-pocket medical, dental, and vision costs with tax-free dollars - saving up to 40% on expenses you are already paying for!

A Medical FSA allows you to set aside funds on a tax-free basis to pay for eligible medical services provided to you, your spouse, and your dependents. Eligible expenses include co-payments, co-insurance and deductible expenses, dental and vision care, prescription drugs, over-the-counter medical items, and more. Funds are available on the first day of the plan year.

## Dependent Care FSA

A Dependent Care FSA gives you the power to set aside money, tax free, from your paycheck to put towards caring for your children and any adult dependents in your care. To qualify, the care must enable you (and, if married, your spouse) to work, look for work, or attend school full-time. Funds become available as they are deposited throughout the year.

A Dependent Care FSA allows employees to pay for eligible child or adult dependent care expenses such as daycare, before and after-school care, pre-school, day camps, and custodial care for a mentally or physically disabled adult dependent.

A Dependent Care FSA is a financial tool used to reduce the cost of child and adult dependent care. You set aside tax-free money from your paycheck to put toward services you are already paying for.

A Dependent Care FSA allows you to set aside funds from payroll to pay for certain care expenses. These expenses must be for a dependent child under the age of 13 or a spouse or other dependent adult who is incapable of self-care.

# Health Savings Account (hSA)

A Health Savings Account (HSA) is combined with a high-deductible health plan (HDHP) to help you pay for out-of-pocket medical, dental, and vision costs with tax-free dollars. Employees who meet the eligibility requirements set by the IRS can use funds as they incur expenses or save them for the future.

A Health Savings Account (HSA) is a pre-tax account that you can use to pay for you and your family's medical expenses. You get easy access to HSA funds from the Beniversal® Prepaid Mastercard®. This account is yours to keep regardless of your employment status.

Health Savings Accounts (HSAs) allow individuals who are covered by <company name's> <high-deductible plan name> plan and meet other requirements set by the IRS. This account is yours to keep, and you can use the funds in it to pay for eligible medical expenses for you, yourself, and your eligible dependents! Get easy access to your HSA funds through the Beniversal® Prepaid Mastercard® and convenient tools for managing accounts, including BRIWEB, BRIMOBILE, and BRI ALERTS.

A Health Savings Account (HSA) is a tax-free account used to pay for out-of-pocket medical expenses. These include your deductible, coinsurance, and other medical expenses not covered by <company name>'s health plans including prescription drugs and certain over-the-counter medical items. To contribute to an HSA, you must be enrolled in <high-deductible plan name> which provides comprehensive coverage once the minimum deductible is reached.

# Health Reimbursement Account (HRA)

<Company name> funds a Health Reimbursement Account (HRA) on your behalf that you can use to pay for certain medical expenses. These funds are not a taxable benefit to you, which reduces your out-of-pocket expenses without raising your tax burden.

A Health Reimbursement Account (HRA) is provided to you by <company name> as a part of our comprehensive benefits package if you're enrolled in <group health plan>. You can use it to help you pay certain out-of-pocket medical expenses, including <list of eligible expenses under plan>.

A Health Reimbursement Account (HRA) is an account funded by <company name> to help current and former employees -including retirees - pay for out-of-pocket medical, dental, and vision expenses.

Use the Health Reimbursement Account (HRA) to pay for certain out-of-pocket medical expenses, including coinsurance and copays, your deductible, dental/ vision expenses, and over-the-counter drugs and medicines. This account is funded by <company name> as a part of your comprehensive benefits package.

# HRA Voluntary employee benefit account (VEBA)

A HRA VEBA is a trust account designed to help you pay certain out-of-pocket medical expenses now, after retirement, and through employment changes. The funds in your HRA VEBA can be used for certain out-of-pocket medical expenses. Check your Plan Highlights for additional information regarding what’s eligible.

An HRA VEBA is a financial tool that allows you to save on some of your healthcare expenses. It provides several unique features: it is employer-funded, funds are available as they are deposited into your account, the funds can be Invested to grow them faster, and more!

An HRA VEBA lets you use tax-free dollars held in a Trust to manage healthcare costs for you, your spouse, and your dependents. This type of account receives a triple-tax advantage: <company name>'s contributions into the account are tax-free, funds grow tax-free, and remain tax-free when used for eligible medical expenses! You may also be eligible for reimbursement of health insurance premiums during retirement.

# COMMUTER Benefit Plan

You can save on your way to and from work by paying for mass transit and parking expenses with a Commuter Benefit Plan. The separate accounts – one for Mass Transit and one for Parking – should meet your commuting needs regardless of how you choose to get to work.

A Commuter Benefit Plan allows you to conveniently pay for qualified mass transit and parking expenses with tax-free dollars. The Beniversal® Prepaid Mastercard® can be used to pay merchants directly, load funds to an existing transit or parking account, enroll in an auto-reload program, and to make an online transit or parking purchase.

Commuter Benefits allow you to set aside tax-free dollars for eligible workplace mass transit and parking expenses. Benefit Resource and the Beniversal® Prepaid Mastercard® provide nationwide acceptance and flexibility to meet your workplace commuting needs. Enroll in a Mass Transit and/or Parking account today!

Commuter Benefits allow you to pay for certain workplace commuting expenses, including mass transit and parking, on a tax-free basis. The Beniversal® Prepaid Mastercard® ensures funds can be conveniently accessed at qualified mass transit and parking merchants accepting Debit Mastercard.

# SPECIALTY Account

Save on <Plan Category> expenses with <Company Name>’s Specialty Account. To use your funds, just submit a claim for reimbursement and your expense receipt to Benefit Resource via the BRIWEB online portal, the BRIMOBILE app, or by mailing in a paper claim form.

<Company Name>’s Specialty Account gives you <dollar amount> per month to spend on expenses such as <list of examples expenses>. Benefit Resource (BRI) is the plan’s administrator; to use your funds, pay for the expense then submit a claim for reimbursement and your expense receipt via the BRIWEB online portal, the BRIMOBILE app, or by mailing in a paper claim form.

[Specialty Accounts](https://www.benefitresource.com/employers-and-consultants/plans-services/specialty-account/) (also called Lifestyle or Wellness Accounts) are [unique](https://www.benefitresource.com/blog/hall-pass-episode-6-specialty-accounts/) plans that immediately address your everyday needs. Basically, they are built for success.