



# Your Source for Tax-Free Accounts and More

## WHAT DOES BENEFIT RESOURCE (BRI) PROVIDE?

- Diverse tax-free benefits options with supplemental services to enhance your overall benefits administration and offering
- Streamlined enrollment and administration of multiple account types
- A one-card solution for easy access to account funds
- Dedication to service, including an assigned Client Team and local in-person support
- Convenient tools for managing and accessing accounts

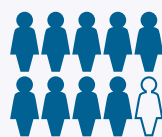
**Benefit Resource (BRI) administers tax-free employee benefit plans** for more than 5,000 employer plans nationwide, reaching over 2 million employees. Currently led by CEO Jason Hall, BRI was founded in 1993 by Anthony DiBarnaba and Tom Guiler in Rochester, New York. BRI focuses on administration of tax-free benefits, including: Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs) and Commuter Benefit Plans (CBPs). These plans allow employees to set aside tax-free dollars to pay for medical care, dependent care, mass transit, and parking.

## SIX THINGS TO KNOW ABOUT WORKING WITH BRI

- 1 We maintain a strategic focus:** Our narrow focus enables us to provide superior value. We listen closely to our clients and their participants to find solutions which save time, keep administration costs low, and deliver an outstanding service experience. Additionally, we ensure plans are compliant with national, state and local regulations.
- 2 We own our technology and processes:** Unlike the majority of our competitors, we have our own proprietary technology. This allows us to react swiftly to an ever-changing regulatory landscape, as well as accommodate design changes and improvements requested by our clients.
- 3 We provide strength through our direct partnerships:** Our direct partnerships with industry leaders have enabled us to negotiate strong protections and resources for our clients and participants while providing streamlined cost structures.
- 4 We are financially strong:** BRI makes strategic investments into new technology and product growth based on what is right for the company, our employees and the clients we serve.
- 5 We have a dedicated, service-oriented workforce:** Our employees are highly-educated professionals with a strong service mentality. Client and participant surveys continuously site professional, knowledgeable and friendly service as key service differentiators.
- 6 We have experience where it counts:** Over 25+ years in business, BRI is proud to have served a wide variety of clients, ranging from small employers to Fortune 500 companies.

## BRI BY THE NUMBERS

BRI is the trusted administrative services firm for over **5,000 employer plans with over 400,000 participants** – reaching over **2 million employees**.



**PARTICIPANT SATISFACTION**  
9/10 of participants are **satisfied with the level of service** provide by BRI employees.

### CLIENT RECOMMENDATIONS

97% of clients would **recommend BRI** to another employer.



### CUSTOMER SERVICE

Our Participant Services team has a 95% or higher rate of **first call resolution**.

### SUPPORT ACROSS THE U.S.

**220+ BRI representatives** across the United States, and growing!



### EXPERIENCE AND EXPERTISE

**25+ years in the business** helping companies & employees save money and enjoy their benefits.

BRI is proud to provide a full suite of tax-free benefit accounts and supplemental services. By combining services with us, you are able to provide a more robust account offering while saving time and money administering your benefits.

Whether you are in need of one service or an entire suite, BRI works with you to find the right blend of services to offer your employees. We believe each account or service provides a unique advantage to employees. When you combine these services, you are able to save on administrative costs, focus on education and provide convenience at every step.

## HEALTH ACCOUNT OPTIONS

Our various health account options provide flexibility for you and your employees to save on eligible medical expenses with tax-free accounts. Employers will often provide a multi-account strategy to address the varying needs of employees.

- **Medical Flexible Spending Account (FSA):** A Medical FSA is an employee-funded account used to pay for eligible medical expenses. While there is no health plan requirement with a Medical FSA, the entire election must be available on the first day of the plan year. Ask us about options for a Rolling Medical FSA and Limited Medical FSA.
- **Health Savings Account (HSA):** An HSA is an individually-owned account that can be employer and employee funded. Funds carry over from year to year and earn interest. It must be combined with an HSA-compatible health plan.
- **Health Reimbursement Account (HRA):** An HRA is an employer-funded account that provides flexible plan design options for employers while providing employees with funds to assist with out-of-pocket expenses. An HRA must generally be combined with an underlying health plan.



“16 years ago I received a call from BRI and liked what they had to offer! The rest, so they say, is history! They have great product(s). We started with Commuter Benefits and have since moved our FSA and COBRA to them. We love BRI!”

— National Financial Services Firm (NYC)  
With BRI since 2002

## COMMUTER BENEFIT PLANS

A **Commuter Benefit Plan** allows participants to conveniently pay for qualified mass transit and parking expenses with tax-free dollars. The separate accounts – one for **Mass Transit** and one for **Parking** – meet the needs of your commuting employees, regardless of how they choose to get to work.

## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Many employees with dependents may be experiencing dependent care expenses which are comparable to the cost of their rent or mortgage payment. A **Dependent Care FSA** is a great option to allow employees to save up to 40% on this expense.

## COBRA ADMINISTRATION

COBRA coverage, premium collection and notification requirements can be cumbersome and complicated. A **COBRA Administration** solution from BRI provides you with a simple, hassle-free solution that's compliant and ensures peace of mind.

## DIRECT BILLING SERVICES

Billing employees directly is often highly customized and can be complicated to administer in-house. We are here to help simplify the management of your needs. Get a convenient **Direct Billing** solution from BRI to manage the payment collection and notification process.


## SPECIALTY ACCOUNTS


A **Specialty Account** allows you to assist employees in paying for specific expenses. You choose what the plan can reimburse and set limits regarding eligibility, funding, and maximum spend per plan participant. Select from a variety of predefined eligible expense categories or work with your assigned representative to design a program that best meets your needs.


### COORDINATION OF BENEFITS


Our Beniversal Suite allows you to offer your employees benefits that address their unique situations and concerns. During enrollment, employees are educated on the options available and provided with resources to help them determine what option is best for them.

### INNOVATIVE SOLUTIONS

 **Beniversal® Prepaid Mastercard®:** BRI was one of the first administrators to introduce electronic card technology. Your employees get one card to access all their pre-tax account funds, giving them a convenient, seamless payment method for eligible expenses. Cards can be connected to Digital Wallets such as Apple Pay, Google Pay, and Samsung Pay for a contactless payment experience.

 **BRIWeb:** Just a click away, BRIWeb is the secure online portal to manage your relationships and accounts with BRI.

 **BRI Mobile:** Available on the Apple and Google Play Store, BRI Mobile provides your employees with on-the-go account access for viewing balances and recent transactions, submitting claims, uploading receipts, and more.

 **BRI Insights:** Drive participation with this innovative decision support tool. BRI Insights helps your employees navigate their benefits decisions, providing each with a personalized assessment and recommendations for health plans, contribution strategies and other benefit programs. Contact us about cost and availability in your area.

### DEDICATION TO SERVICE

Each client is assigned a **Client Support team** to ensure your program is implemented and managed seamlessly from initial setup and enrollment assistance to ongoing operational program management. Participants are also given access to our **Participant Services Team**. We offer live support in English and Spanish and chat support.

### BUILT-IN SECURITY

We ensure that our systems, processes, and staff handle all information securely and respectfully.

### HIGHER PARTICIPATION RATES

Our engaging programs deliver higher-than-average employee participation, allowing you savings in FICA taxes on each additional dollar elected by employees.



#### CLIENT SERVICES AND SUPPORT

- ✓ Educational resources and support
- ✓ Program design recommendations
- ✓ Simple file upload and online enrollment solutions
- ✓ Secure online administration areas
- ✓ Flexible, on-demand reporting capabilities
- ✓ Convenient funding options

#### PARTICIPANT SERVICES AND SUPPORT

- ✓ Easy access to funds with a Beniversal card
- ✓ Sophisticated auto-adjudication technology to minimize paperwork and follow up
- ✓ Secure 24/7 access to account information and resources, including online claim entry
- ✓ Mobile resources for balance look up and receipt submission

#### COBRA SERVICES AND SUPPORT

- ✓ Reduced internal administration expenses
- ✓ Transferred liability for all services rendered
- ✓ Make COBRA legal compliance simple
- ✓ Avoid costly penalties for compliance failures
- ✓ Collected premiums are tracked
- ✓ No software service fees, no need to buy/upgrade



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