



Benefit Resource (BRI)

PROVIDING PEACE OF MIND IN THE MOMENTS THAT MATTER



Established in 1993, Benefit Resource (BRI) is committed to streamlining benefits administration, offering tailored solutions to meet the needs of employers and their employees. Specializing in consumer-driven benefits, lifestyle benefits, and benefits continuation services, BRI has grown to be a national leader in the employee benefits space, featured in publications such as Forbes, The New York Times, SHRM, EBN, and BenefitsPro.

BRI is owned by Inspira Financial, a trusted provider of health, wealth, retirement, and benefits solutions that strengthen and simplify the health and wealth journey. They help employers support the wellness of their workforce by keeping the employee experience at the center of everything they do. Learn more at [inspirafinancial.com](https://www.inspirafinancial.com).



Why BRI?

When it comes to pre-tax account and COBRA administration needs, businesses across the country turn to BRI. Since 1993, our clients and partners have relied on our innovative technology, high-touch service, and expertise to guide them through their benefits decisions.

SERVICE

Our employees are highly educated professionals with a strong service mentality.

- **Clients** receive a dedicated specialist who acts as a single point-of-contact for direct answers and expertise. Your specialist is backed by the rest of the BRI Team, so you can rest easy knowing you will be well taken care of.
- **Participants** contact our Participant Services team via phone, email, and live chat. Both English- and Spanish-speaking representatives are available. Our Claims Care Team provides support for claims that are denied or require additional documentation.

EXPERTISE

BRI employs subject matter experts certified in flexible benefits and COBRA, as well as legal counsel to investigate relevant legislative and compliance matters. With an average tenure of 7 years, you can trust the BRI Team to keep you and your employees up-to-date and informed.

We focus on ensuring compliant and convenient plan administration while proactively addressing legislative changes, education needs, and plan document requirements so you don't have to.

TECHNOLOGY

BRI owns and manages its 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.



BENIVERSAL® PREPAID MASTERCARD®: One card (built-in ID theft protection) to access all pre-tax funds, which can be connected to Apple Pay®, Google Pay®, and Samsung Pay®.



BRIMOBILE: On-the-go employee account access to view balances & transactions, submit claims, upload receipts, scan & search for eligible items, and more.



BRIWEB: Our secure online portal provides employer and participant logins to manage accounts, view balances & reports, access valuable resources, and more.



BRIALERTS & QUICKBALANCE: Employees can opt-in to receive real-time email or text* alerts about their accounts or call our automated phone line to check their balance.

BRI BY THE NUMBERS



EMPLOYEE SATISFACTION

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

CLIENT RECOMMENDATIONS

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



CUSTOMER SERVICE

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

SUPPORT ACROSS THE U.S.

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



EXPERIENCE & EXPERTISE

30+ **years** of helping companies & their employees save money.



We asked lots and lots of questions, but our assigned BRI Operations Specialist said 'Don't worry about this, we have it covered'. It was reassuring to know that I didn't need to worry and things would be taken care of.





Our Services

Each account or service provides a unique advantage. Employers often provide a multi-account strategy to address the varying needs of employees. By combining services with us, you provide a more robust offering while saving time and money administering your benefits.

PRE-TAX HEALTH ACCOUNTS

Our pre-tax health account options provide flexibility for you and your employees to save on eligible medical expenses with tax-free accounts.

- **Medical Flexible Spending Account (FSA):** An employee-funded account with funds 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 employee-owned account that can be employer- and employee-funded and must be combined with an HSA-compatible health plan. Funds carry over from year to year and earn interest.
- **Health Reimbursement Account (HRA):** An employer-funded account that provides flexible plan design options for employers. An HRA must generally be combined with an underlying health plan. We guide you through choosing the best option for your needs.
- **HRA Voluntary Reimbursement Account (VEBA):** An account that gives you the power to provide employees with the right savings at the right time. With diverse plan design options, it's the perfect solution to employees from rising costs while controlling employer expenses.



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 a great product(s). We started with Commuter Benefits and have since moved our FSA and COBRA to them. We love BRI!



SPECIALTY/LIFESTYLE ACCOUNTS

A "Specialty" or Lifestyle Account allows you to assist employees in paying for specific expenses with a carded or noncarded program. Select from a variety of predefined eligible expense categories or work with your assigned representative to design a program that best meets your needs. Categories include Wellness & Fitness, Education, Special Transportation, Bicycle Commute, Pet Benefits & Supplies, Utilities, Home Office Supplies, Personal Services, and Entertainment.



As an HR Manager and 'customer' of BRI, I find the experience to be terrific. Easy to get someone on the line and extremely responsive. [Our client services rep] is very customer focus driven! And, when I call as an employee, I can quickly get to someone without 17 call trees like when I call [other places]!



DEPENDENT CARE FSA

A **Dependent Care FSA** allows employees to use tax-free dollars to pay for childcare, nursery school, before- and after-school care, in-home dependent care, and adult care for eligible dependents.

With our Kinside partnership, participants gain access to their easy-to-use platform which can be used to find care that meets their specific needs from over 20,000 providers, access pre-negotiated preferred rates, and pay for care using their Beniversal Card (no need to submit claims!). Available at no additional cost.

COMMUTER BENEFITS

A **Commuter Benefit Plan** allows employees to pay for qualified commuting expenses with tax-free dollars through their Beniversal Card. The separate accounts – **Mass Transit** and **Parking** – meet their needs, regardless of how they choose to get to work.

COBRA ADMINISTRATION

COBRA coverage, premium collection, and notification requirements can be cumbersome and complicated. A **COBRA Administration** solution 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. Get a convenient **Direct Billing** solution from BRI to simplify the payment collection and notification process.



The BRI Difference

Imagine managing employee benefits without stress. At BRI, we understand the complexities involved, and believe it should be simple and hassle-free. We listen closely to our clients and participants to find solutions that save time, keep administration costs low and deliver an outstanding service experience.

SEAMLESS IMPLEMENTATION

Your assigned specialist will be your guide to implementing your plan and administration options. If you have an existing benefits provider, we will work with you to ensure clear communication and minimum interruption to service.

Whether you have basic or custom implementation needs, we keep you informed every step of the way.

OUTSTANDING RESOURCES

We work with you to develop an educational strategy for Open Enrollment and beyond. Our engaging resources encourage employees to understand their options and deliver to you higher-than-average participation rates.

- Open enrollment resources and support
- Online enrollment, file upload, and integration options
- In-person and/or virtual open enrollment meeting assistance
- Welcome email series and page to get your employees engaged in their benefits
- Resources (available in English and Spanish) including brochures, flyers, infographics, videos, eligible expense lists, FAQs, and more available at: BenefitResource.com/resource-center

To ensure you and your employees are making the most of your benefits, we provide continued education through our blog, newsletter, webinars, and more.

CLIENT SERVICES & SUPPORT



- Single point of contact
- Educational resources and support
- Program design recommendations
- Simple file upload and online enrollment
- Secure online administration areas
- Flexible, on-demand reporting capabilities
- Convenient funding options
- Open Enrollment resources and assistance

PARTICIPANT SERVICES & SUPPORT

- Easy access to funds with a single card solution and digital wallet compatibility
- 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 account management and multiple ways to check their account balance
- Access to Participant Services and Claims Care teams



We have had a few FSA and COBRA companies, and BRI is by far the best. I highly recommend them.



PARTNERSHIPS & INTEGRATIONS



TECHNOLOGY & FINANCE PARTNERS: We negotiate strong protections and resources for our clients while providing streamlined cost structures.



INDUSTRY ADVOCACY GROUPS: Our memberships allow us to stay on top of the latest industry news and quickly react to changing business needs and regulations.



BROKERS & CONSULTANTS: We work with brokers & consultants to identify the best solutions for their clients, regardless of their size, industry, or location.



INTEGRATIONS: Our secure portal can integrate with nearly any HRIS, Benefits Admin, or payroll system, enabling you to streamline your benefits management.



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