



Beniversal HRA

MORE OPTIONS, GREATER SAVINGS

DRIVE DOWN THE COST OF HEALTH CARE

Benefit Resource (BRI) knows there are numerous pressures for employers to cut costs while still providing comprehensive healthcare solutions for their employees.

That's where pre-tax accounts come in.

Health Reimbursement Accounts (HRAs) provide variety that can complement your total healthcare benefits strategy, including compatibility with other pre-tax benefits and maximizing savings for employers and employees.

EXPERTISE WITH "PLANS BY DESIGN"

HRAs are commonly referred to as "plans by design." This can make them complicated to understand, implement, and manage. With key personnel at BRI averaging more than 15 years of industry experience and an average tenure of nearly 10 years, you know you will be receiving knowledgeable plan administration.

We guide you through choosing the best option for optimized cost containment and employee savings, including the different types of HRAs that can be supported. Common configuration choices include:

- Design your HRA to be HSA-compatible. Choose from a limited HRA, post-deductible HRA or even a limited post-deductible HRA.
- Leverage your HRA to manage out-of-pocket costs. Whether you are looking to pay a percentage of expenses, or limit reimbursement to specific expense categories, BRI has flexible options available.
- Use a deductible HRA to encourage employee engagement.
- Consider rollover options to support long-term behavior change objectives.

THE BASICS

- Created under Internal Revenue Code (IRC) Section 105(h), Health Reimbursement Accounts (HRAs) allow employers to set aside tax-free funds which employees use to pay for eligible medical expenses that are not covered by insurance. Employees don't contribute to HRAs.
- HRAs must typically be integrated with a comprehensive health plan, a requirement introduced under the Affordable Care Act. The plans selected by employers to pair with an HRA often have lower premiums. This allows employers to offer an HRA to assist with out-of-pocket expenses.
- While HRAs have certain regulatory requirements, employers set many of the specific rules. HRAs can even rollover, allowing employees to plan for future needs.

ONGOING EDUCATION FOR EMPLOYEES

It can be difficult to educate employees on how an HRA operates. Custom communication which packages the HRA with your integrated health plan is often essential.

BRI is committed to providing you with the support you need. Whether it is providing templates that can be customized with your specific plan information, supporting the review of fully custom materials, or aiding in educational training efforts, BRI is committed to educating employees on how to make the most out of their accounts.

OUTSTANDING CUSTOMER SERVICE

Our customers consistently award BRI with ratings of "very satisfied" and above for customer satisfaction, speedy reimbursement, and professional, courteous service. Additionally, 96% of our clients say they would recommend BRI to another employer.

How Does Beniversal HRA Work?

ONE-TO-ONE CLIENT SERVICE

Each employer has an **Assigned Client Specialist** who is your point-of-contact for direct answers and expertise.

Our pre-tax certified staff ensures your plans comply with federal regulations and take advantage of all possible benefits.

BETTER TECHNOLOGY FOR A BETTER EXPERIENCE

The Beniversal® Prepaid Mastercard® provides convenience and compliance to many HRAs. If permitted with your plan design, the Beniversal Prepaid Mastercard can be used to pay for eligible medical expenses at point-of-sale, online, or through prescription mail order programs.




Sophisticated auto-adjudication logic is used to minimize the need for paperwork and receipts.

If you offer other benefit accounts such as FSA, HSA, or commuter benefits, participants can conveniently access all benefits from a single card.


PERSONAL SUPPORT

Our expertly trained **Participant Services team** ensures that participants receive in-depth knowledge and expertise regarding their accounts, IRS regulations, available features and more.

Our Participant Services team is available to assist with questions by phone, email and live chat. Both English- and Spanish-speaking representatives are available.

 (800) 473-9595 (Monday–Friday, 8am - 8pm (ET))

 ParticipantServices@BenefitResource.com

 Live chat is available through the participant login at BenefitResource.com

CONVENIENT ONLINE ACCOUNT MANAGEMENT

- **Secure portal for employers:** Conveniently manage your accounts through the Secure BRiWeb portal, which features robust reporting options, participant management capabilities, and convenient access to customized documentation. Clients automatically receive customized Plan Highlights which illustrate eligibility requirements, eligible expense restrictions, and other specific configurations of the HRA.
- **Secure portal for employees:** Your employees can easily manage their HRA by registering for and logging into BRiWeb. With a user-friendly navigation menu, participants can submit claims, upload receipts, review transaction history or review document resources. Contact us to schedule a personalized demo of BRiWeb.
- **BRiMobile app:** On-the-go participant account access makes it easy to view balances, review transactions, and submit claims. BRiMobile is available from the Apple App Store or Google Play.
- **Real-time account alerts:** Participants can opt-in to receive real-time alerts via email or text for balance and transaction activity.

Note: Standard text messaging rates from the wireless service provider may apply.

Get Started: Contact your Regional Manager to request a Service Consultation Meeting and quote for services.

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. Ask us how you can take advantage of our other services, including Commuter Benefit Accounts, Flexible Spending Accounts, Health Savings Accounts, and COBRA and Direct Billing Administration Services



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