October 4, 2023

How to Maximize OE with BRI

BRi
A Millennium Trust Solution

Meet Today's Speakers

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Welcome

Agenda

1. What Employees (and Data) are Saying
2. Best Practices for Open Enrollment
3. Resource Check-in
4. Enhancements You May Have Missed

Coffee is on us!

Use the questions panel to share your **Open Enrollment *Tip*** *or Success Story*.

If we share your story during the event, we will treat you to coffee.

Participant Insights

What are Employees (and the data) saying

What Did Participants Tell Us?

SATISFACTION

NPS 52
PARTICIPANT SCORE

Net Promoter Score (NPS) of 30 and above classified as "great"; 70 and above "excellent" / "world class"; For B2C services related to insurance and financial , ratings average 16-28.

Highest satisfaction levels reported among those that use **CARD and BRIWEB.**

9 of 10

Satisfaction Rating

- Overall satisfaction
- Friendliness, professionalism
- Communications received
- BRIWEB ease of use and resources to manage account(s)
- Ease of accessing funds with card

PREFERENCES / INSIGHTS

Card is #1 choice for accessing funds (85%).
1 in 3 submitting claims

80% up from 2022
Report using **BRIWEB** and receiving **COMMUNICATIONS**

Calling
preferred method of communicating
62% call;15% live chat; 23% email

Understanding of what is eligible and claim status is on the rise

What they want regarding benefits information?

- **59%** Flyers/ brochures
- **52%** FAQs
- **~1 in 5** Calculators, Videos & Infographics

How information is received?

- **85%** Email
- **32%** From Employer
- **27%** Text Message
- **18%** Mail to Home
- **3%** In-person Events

Source: Metrics based on BRI's 2023 Participant Satisfaction Survey conducted through online survey August 1-31, 2023.

Key Performance Metrics

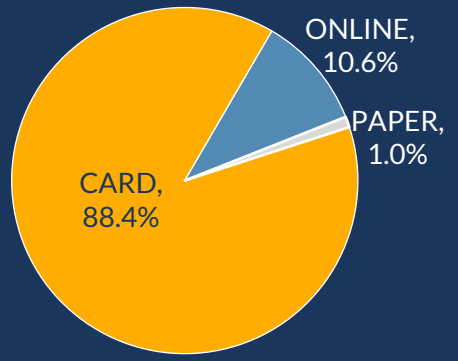
ACCOUNT USE METRICS

TRANSACTIONS

- 6.75 TRANSACTIONS/PPT/YR IN 2022. ON PACE FOR 8 TRANSACTIONS/PPT/YR FOR 2023 OR AN **18% INCREASE**.
- PROCESSED OVER 2.8M TRANSACTIONS IN 2022. ON PACE TO PROCESS OVER 3.4 M TRANSACTIONS IN 2023 OR A **50% INCREASE**

CARD USE

- 88.4% OF TRANSACTIONS PAID BY CARD
- 93% AUTO-SUBSTANTIATED



CLAIMS

- 11.6% PAID BY CLAIM / REQUEST
- 77.6% OF CLAIMS PAID BY DIRECT DEPOSIT
- 95%+ PROCESSED WITHIN 5 DAYS, 75%+ WITHIN 3 DAYS

CUSTOMER SERVICE

Metrics for 1/1/23 – 8/31/23

AVERAGE SPEED TO ANSWER (ASA) ON INBOUND CALLS

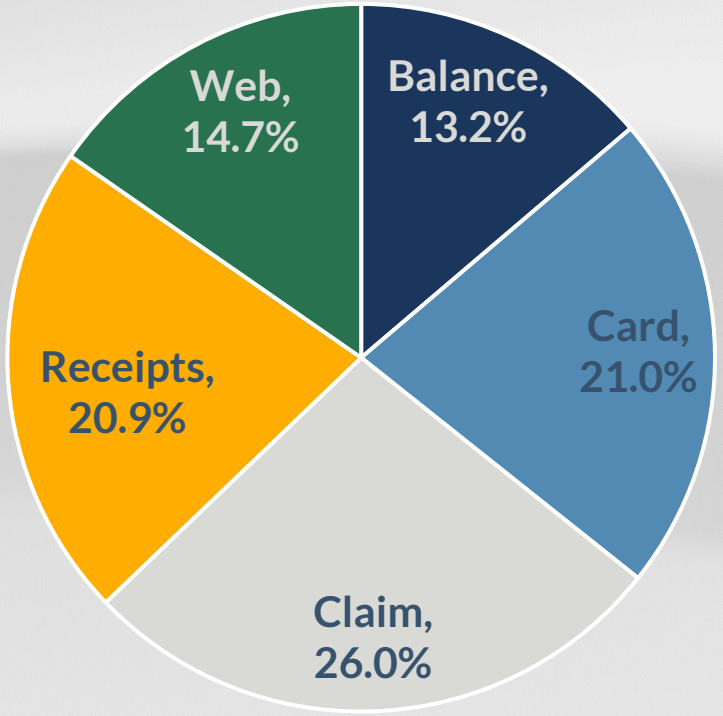
- UNDER 2 MINUTES >75% OF THE TIME
- UNDER 5 MINUTE >90% OF THE TIME

SCHEDULED CALLBACKS ARE RETURNED WITHIN 2 HOURS 85% OF THE TIME

Source: Unless otherwise indicated, data is representation of Benefit Resource global participant utilization metrics as of 9/1/2023.

By the Numbers – Participant Metrics

Top Reasons for contacting support teams



3.3 cases

per 100 participants per month

Item	BRI Overall Benchmark
% with email	95%
% registered for BRIWEB	82%
% with direct deposit	29%
% claims paid by direct deposit	68%
% with alerts /notifications	54%
% of card transactions auto-substantiated	93%

Source: Unless otherwise indicated, data is representation of Benefit Resource global participant utilization metrics as of 9/1/2023.

Know your Numbers...

Access your BRI Insights Report

BRI Insights
Sample Company
AS OF JANUARY 2023

COMPANY BASICS

PLEASE VERIFY / PROVIDE UPDATES TO ENSURE ACCURACY OF FUTURE REPORTS.

Company Name: Sample Compant

Type of Business[1]: 80 - Services: Health Services

Eligible Employee Count[2]: 6213

Basis for Member ID[3]: Other For Member ID, use your HHS PeopleSoft/Employee ID without the first two leading zeros. Ex: If the ID is 00000012345, you will use 000012345

Broker Firm on Record: Hays Companies - Minneapolis, MN

BASIC SNAPSHOT

Unique Participant Count[4]	% Enrolled[5]
2307	37.1%

CASE METRICS[6]

Item	Company[7]	Overall[8]	Peers[9]	Performance[10]
Case Ratio[11] (per 100 part./mo.)	3.9	3.2	3.5	
Case Distribution				
Balance	13.0%	15.4%	15.5%	
Card	12.0%	19.3%	19.1%	
Claim	30.0%	29.6%	29.2%	
Receipts	12.0%	15.7%	16.0%	
Web	33.0%	20.0%	20.2%	Review for Potential Opportunity

OPTIMIZATION BEHAVIORS

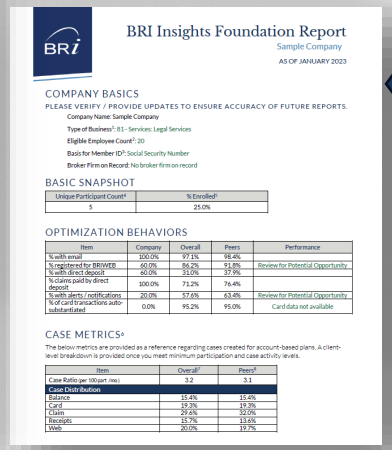
Item	Company	Overall	Peers	Performance
% with email	100.0%	97.1%	97.8%	
% registered for BRIWEB	84.4%	86.2%	83.9%	
% with direct deposit	52.2%	31.0%	28.6%	
% claims paid by direct deposit	77.0%	71.2%	68.5%	
% with alerts / notifications	26.5%	57.6%	54.5%	Review for Potential Opportunity
% of card transactions auto-substantiated	96.0%	95.2%	95.4%	

BRI Insights Report

For clients with established participation, which meet minimum case metric levels

BRI Insights Foundation Report

For small and new clients.
Provides optimization behavior information


BRI Insights Foundation Report
Sample Company
AS OF JANUARY 2023

COMPANY BASICS

PLEASE VERIFY / PROVIDE UPDATES TO ENSURE ACCURACY OF FUTURE REPORTS.

Company Name: Sample Company

Type of Business[1]: 81 - Services: Legal Services

Eligible Employee Count[2]: 20

Basis for Member ID[3]: Social Security Number

Broker Firm on Record: No broker firm on record

BASIC SNAPSHOT

Unique Participant Count[4]	% Enrolled[5]
5	25.0%

OPTIMIZATION BEHAVIORS

Item	Company	Overall	Peers	Performance
% with email	100.0%	97.1%	98.4%	
% registered for BRIWEB	60.0%	86.2%	91.8%	Review for Potential Opportunity
% with direct deposit	60.0%	31.0%	37.9%	
% claims paid by direct deposit	100.0%	71.2%	76.4%	
% with alerts / notifications	20.0%	57.6%	63.4%	Review for Potential Opportunity
% of card transactions auto-substantiated	0.0%	95.2%	95.0%	Card data not available

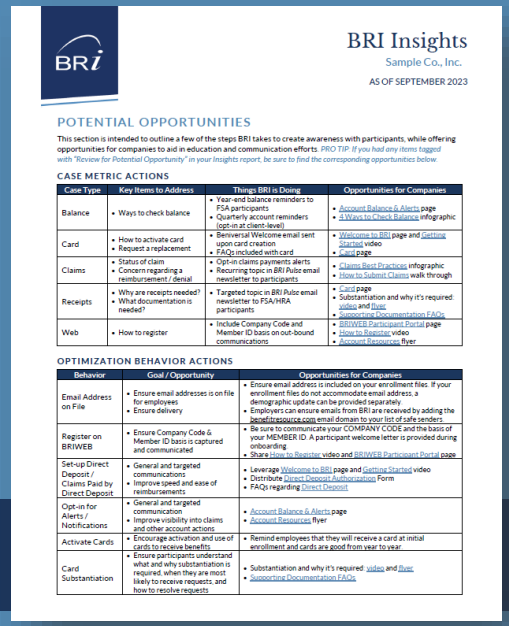
CASE METRICS[6]

The below metrics are provided as a reference regarding cases created for account-based plans. A client-level breakdown is provided once you meet minimum participation and case activity levels.

Item	Overall[8]	Peers[9]
Case Ratio (per 100 part./mo.)	3.2	3.1
Case Distribution		
Balance	15.4%	15.4%
Card	19.3%	19.3%
Claim	29.6%	32.0%
Receipts	15.7%	13.6%
Web	20.0%	19.7%

How to use your BRI Insights Reports

- ✓ Verify company info
- ✓ Compare performance to benchmarks
- ✓ Be on the look out for items flagged with "**Review for Potential Opportunity**"
- ✓ Use recommended resources to **Make an action plan**


BRI Insights
Sample Co., Inc.
AS OF SEPTEMBER 2023

POTENTIAL OPPORTUNITIES

This section is intended to outline a few of the steps BRI takes to create awareness with participants, while offering opportunities for companies to aid in education and communication efforts. *PRO TIP: If you had any items tagged with "Review for Potential Opportunity" in your Insights report, be sure to find the corresponding opportunities below.*

CASE METRIC ACTIONS

Case Type	Key Items to Address	Things BRI is Doing	Opportunities for Companies
Balance	• Ways to check balance	• Year-end balance reminders to FSA participants • Quarterly account reminders (opt-in at client-level)	• Account Balance & Alerts page • 4 Ways to Check Balance infographic
Card	• How to activate card • Request a replacement	• Beniversal Welcome email sent upon card creation • FAQs included with card	• Welcome to BRI page and Getting Started video • Card page
Claims	• Status of claim • Concern regarding a reimbursement / denial	• Opt-in claims payments alerts • Recurring topic in *BRI Pulse* email newsletter to participants	• Claims Best Practices infographic • How to Submit Claims walk through
Receipts	• Why are receipts needed? • What documentation is needed?	• Targeted topic in *BRI Pulse* email newsletter to FSA/HRA participants	• Card page • Substantiation and why it's required: video and flyer • Supporting Documentation FAQs
Web	• How to register	• Include Company Code and Member ID basis on out-bound communications	• BRIWEB Participant Portal page • How to Register video • Account Resources flyer

OPTIMIZATION BEHAVIOR ACTIONS

Behavior	Goal / Opportunity	Opportunities for Companies
Email Address on File	• Ensure email addresses is on file for employees • Ensure delivery	• Ensure email address is included on your enrollment files. If your enrollment files do not accommodate email address, a demographic update can be provided separately. • Employers can ensure emails from BRI are received by adding the benefitresource.com email domain to your list of safe senders.
Register on BRIWEB	• Ensure Company Code & Member ID basis is captured and communicated	• Be sure to communicate your COMPANY CODE and the basis of your MEMBER ID. A participant welcome letter is provided during onboarding. • Share How to Register video and BRIWEB Participant Portal page
Set-up Direct Deposit / Claims Paid by Direct Deposit	• General and targeted communications • Improve speed and ease of reimbursements	• Leverage Welcome to BRI page and Getting Started video • Distribute Direct Deposit Authorization Form • FAQs regarding Direct Deposit
Opt-in for Alerts / Notifications	• General and targeted communication • Improve visibility into claims and other account actions	• Account Balance & Alerts page • Account Resources flyer
Activate Cards	• Encourage activation and use of cards to receive benefits	• Remind employees that they will receive a card at initial enrollment and cards are good from year to year.
Card Substantiation	• Ensure participants understand what and why substantiation is required, when they are most likely to receive requests, and how to resolve requests	• Substantiation and why it's required: video and flyer • Supporting Documentation FAQs

REPORTS AVAILABLE FROM THE FILE TO DOWNLOAD SECTION OF BRIWEB

Best Practices for Open Enrollment

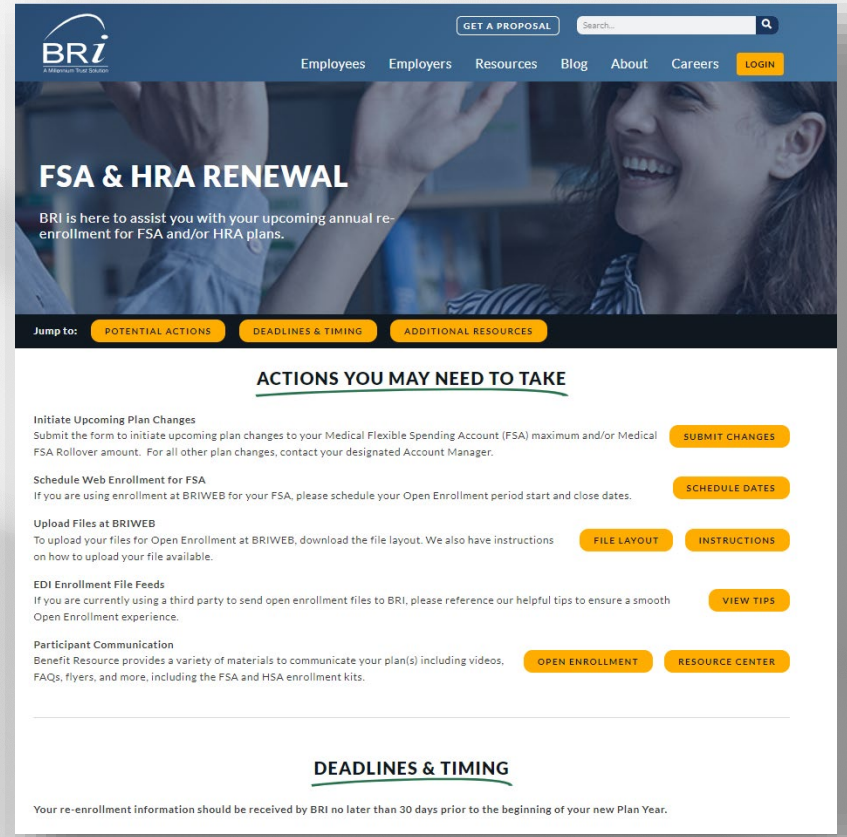
Coffee is on us!

Use the questions panel to share your **Open Enrollment *Tip*** *or Success Story*.

If we share your story during the event, we will treat you to coffee.

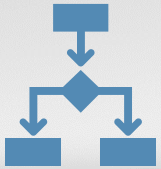
1 Identify plan changes early.

- Plan limit increases
  - FSA limits require active changes
  - HRA funding levels
- General plan changes
  - Company, location, divisions, plan dates, plan contact
- General plan rules
  - Who is eligible?
  - What expenses are eligible?
  - What are the rules for accessing funds?



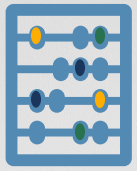
BenefitResource.com/resources/reenrollment/

2 Discuss plan additions.



Adding a plan option

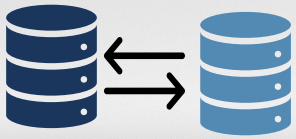
Adding a new benefit program



Modifying the plan design of an existing benefit

3 Implementing changes or new plans

- **What to expect…**



Review existing file feeds

- ✓ Are there changes you need to make to ensure a new type of plan is sent through the files?
- ✓ Do you have new vendors that impact your exchange of information?

Changes implemented to administrative system

- ✓ You may be asked to review or verify changes to ensure accuracy.

Plan documents updated

- ✓ Plan documents and Plan Highlights are updated/created to reflect the changes/additions of the plan.

Know your BRI Timeline

Prepare
60-90+ days

- Understand opportunities with participants
- Schedule reenrollment
- Prepare communication plan

Educate
45-60 days

- Use a multi-mode communication strategy to reach employees
- Highlight key benefits, calculation resources and deadlines

Enroll
30-60 days

- Hold open enrollment
- Send enrollments to BRI (other vendors) – target 30 days prior to plan start

Plan Start

- Election confirmation notices
- Cards ordered (for new plan participants)
- Funds loaded and available for use (per plan rules)

Ongoing Engagement

TOPICS TO CONSIDER

- Getting online
- Substantiation
- Opt-in services (notifications & direct deposit)
- Benefits to using card

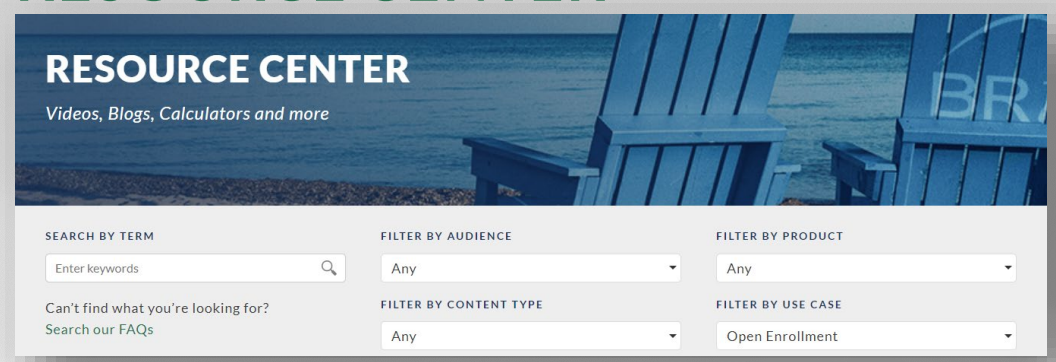
Resource Check-in

ALL IN ONE PLACE!

BRI Resources

REDESIGNED MENU DROPDOWN

RESOURCE CENTER



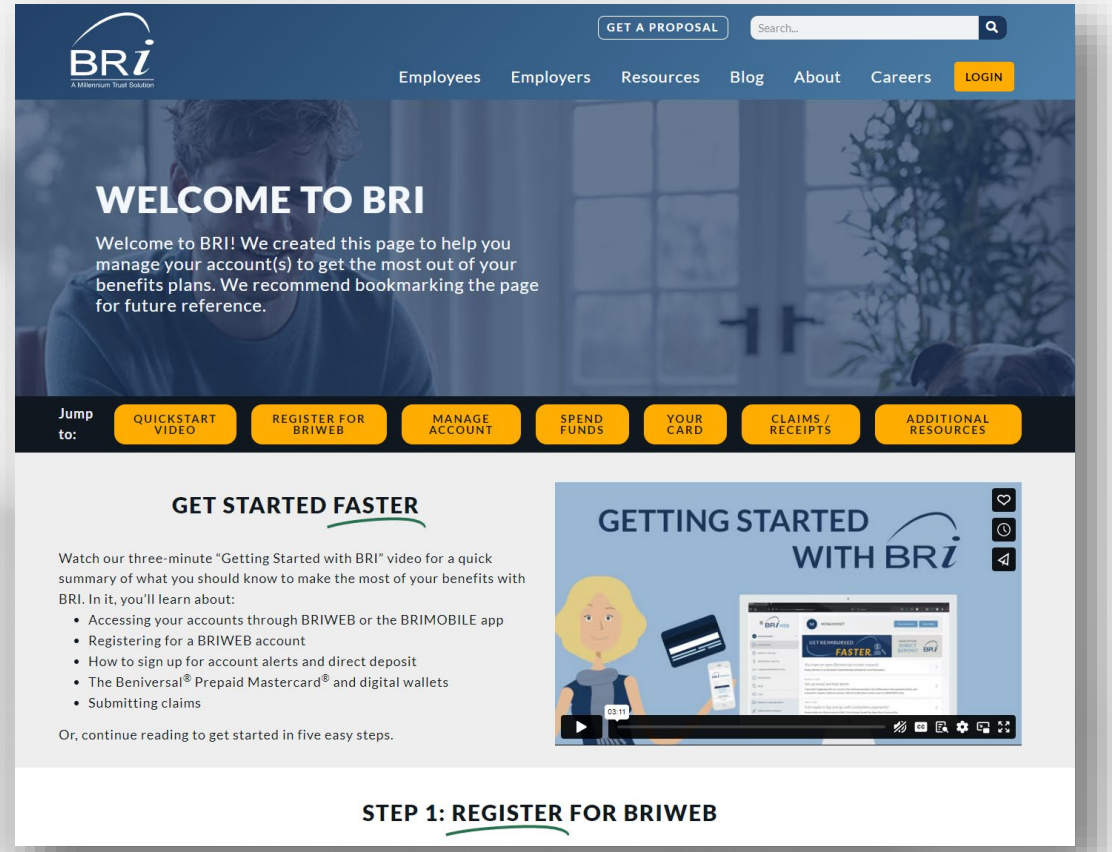
NEW RESOURCES PAGE!

BenefitResource.com/resources/

Welcome to BRI

HELP PARTICIPANTS MANAGE THEIR ACCOUNT(S) WITH BRI.

- Getting Started with BRI video
- 5 easy steps for new participants:
  - Register for BRIWEB
  - Manage Your Account *(app, alerts, direct deposit)*
  - Spend Funds *(eligible expenses; card features)*
  - Claims & Receipts
  - Additional Resources *(Resource Center, FAQs)*
- Resource pages, videos, and additional educational content linked throughout

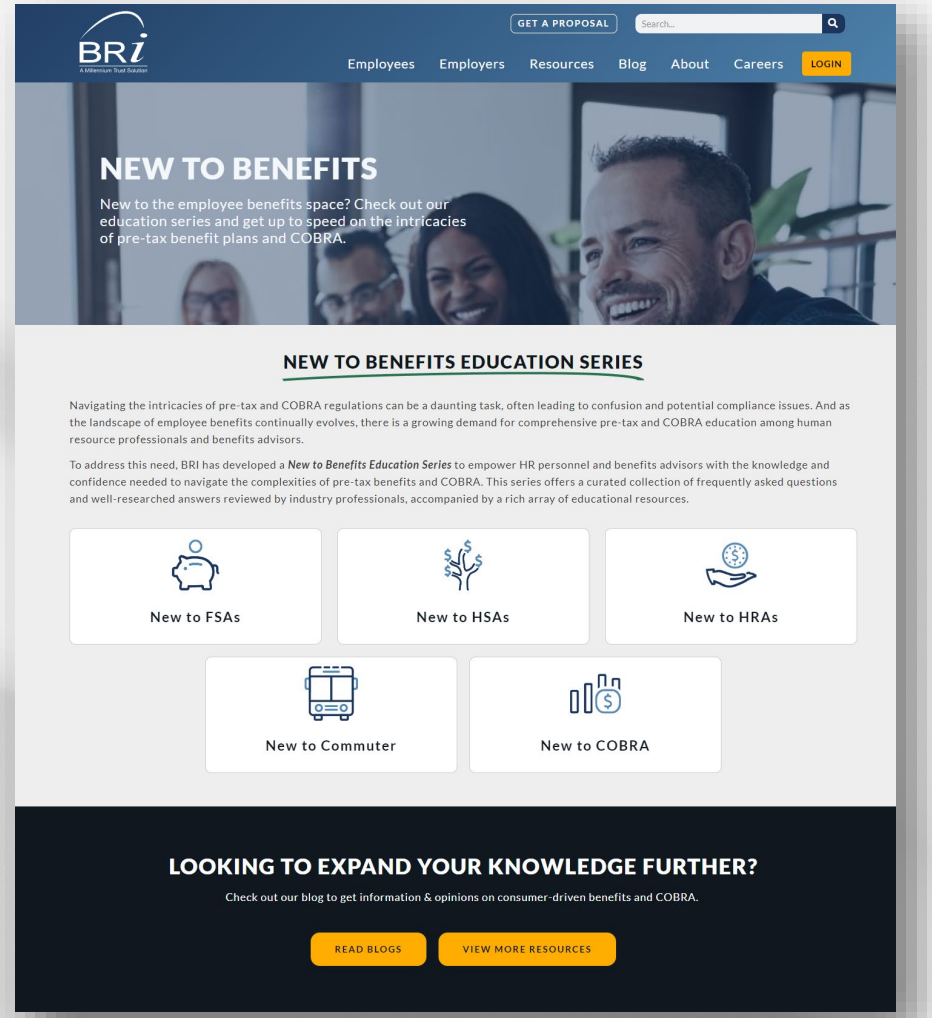


BenefitResource.com/resources/welcome/

New to Benefits

HELP HR PROFESSIONALS & BROKERS NEW TO THE EMPLOYEE BENEFITS SPACE LEARN ABOUT PRE-TAX BENEFITS & COBRA.

- 5 available Education Series topics:
  - Each topic has multiple lessons
  - FAQs related to each lesson topic
  - Additional resources available
- Additional enhancements & lesson content coming in the near future – stay tuned!



BenefitResource.com/resources/new-to-benefits/

Open Enrollment

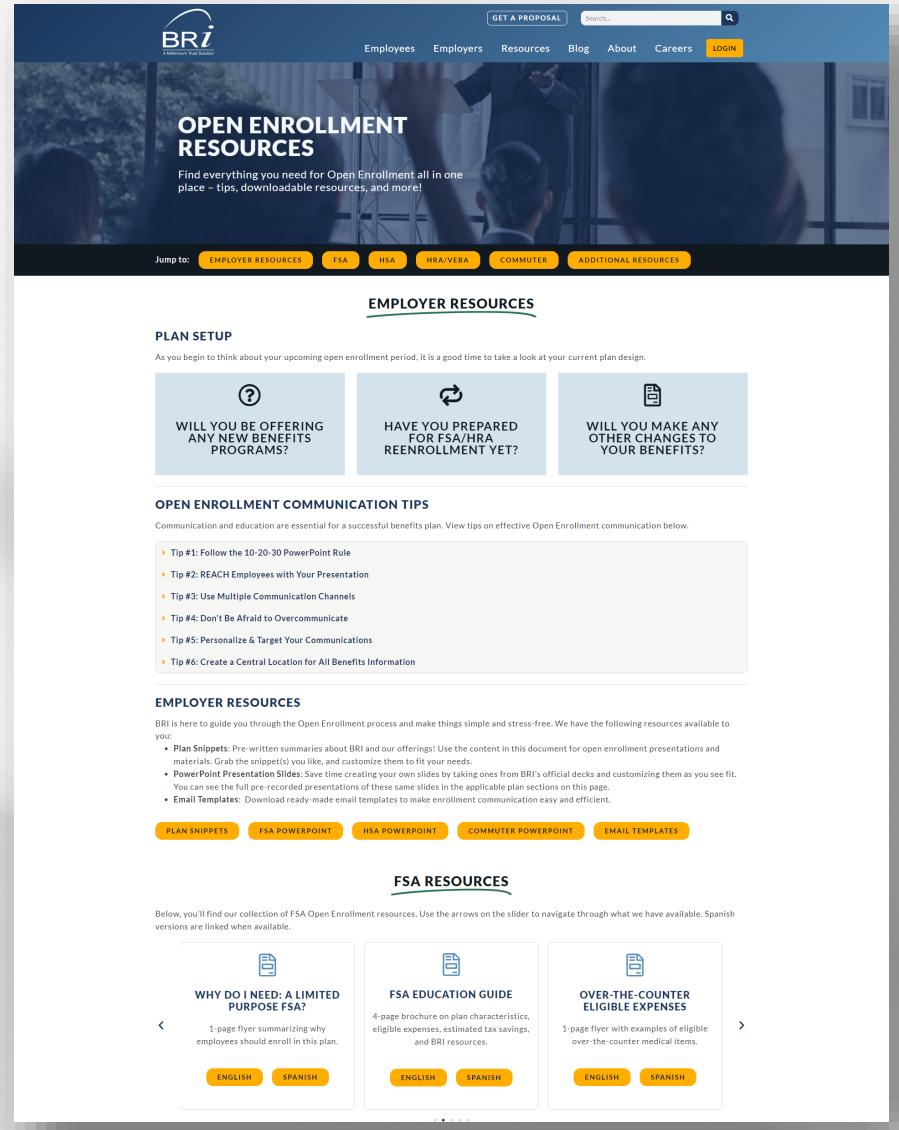
FIND EVERYTHING YOU NEED FOR A SUCCESSFUL OPEN ENROLLMENT.

Employer Resources

- Plan Snippets
- PowerPoint Decks
- Ready-made email templates
- Communication tips & reminders

Resources By Plan Type

- OE Starter Kits
- Flyers, videos, calculators, forms/docs
- Spanish versions linked when available
- Short explanation for each resource linked



BenefitResource.com/resources/open-enrollment/

Communication Calendar

DEVELOP A YEAR-LONG COMMUNICATION STRATEGY FOR MAXIMUM EFFECTIVENESS.

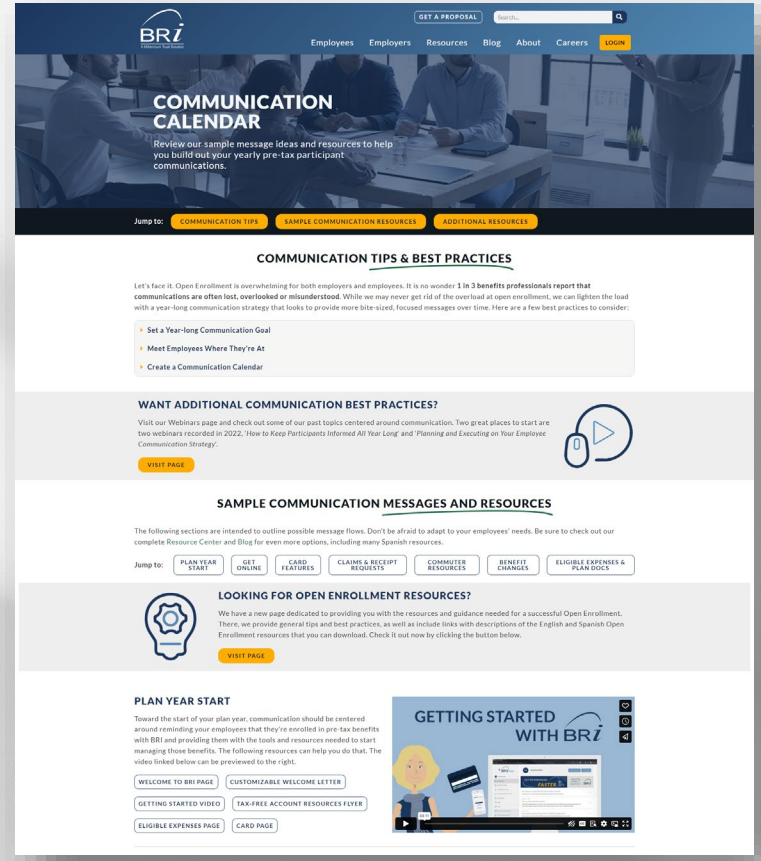
Communication Tips & Best Practices

- Tips on developing your strategy
- Related webinars

Sample Communication Messages & Resources

- Organized by communication topic
- Links to flyers, pages, videos, forms, and more to share with employees

Don’t forget to adapt to your employees’ needs



BenefitResource.com/resources/communication-calendar/

BRI Enhancements

Coffee is on us!

Use the questions panel to share your **Open Enrollment *Tip*** *or Success Story*.

If we share your story during the event, we will treat you to coffee.

Investments in Customer Service

Email to case – June 2022

- Improved visibility
- Centralized tracking of contact channels
- Aggregate data for identifying trends and patterns

New contact center platform – October 2022

- Integration of phone system and CRM
- Improved identification of participants
- Enhanced queue and call routing
- Callback option / Hold my place in line

Outsourcing partnerships

- Provide scale to reduce impact of seasonal peaks
- Focus on high value work and customer interaction

New online chat system –January 2023

- Expands capacity for online interactions
- Allows tiered service

Real-time customer feedback – March 2023

- Text-based post-interaction survey capabilities

Upcoming

- SMS/Text interactions
- Chatbot function within BRIWeb for quick Q&A 24x7
- Participants able to switch from non-voice or self-service mode to assisted or voice mode during the interaction during business hours
- Pilot recurring claims and claims automation options

Expanded Member Communication Services

Electronic Election Confirmations

- Confirms an election has been created and ready to register at BRIWEB.
- Provides COMPANY CODE and the basis of the MEMBER ID (if known), which is needed during registration.
- Quick Start guides and videos included.
- Requires client-level opt-in

Welcome Series by Plan Type

- Small bite-size communications per plan type sent over the first 3 months an employee is enrolled in a new benefit

Ongoing Communications

- BRI Pulse
- Quarterly account balance reminders

Targeted Communications

- Receipt reminders
- High balance reminders (commuter benefits)
- Annual year-end account reminders (FSA)
- Identity verification requests (HSA)

- COMING SOON!
  - Web registration
  - Card use
  - Direct Deposit Sign-up

Opt-in Activity Based Notifications

- Card activity notice
- Deposit activity
- Monthly balance
- Claims paid notices

Simplified Registration for BRIWEB

ENHANCEMENTS

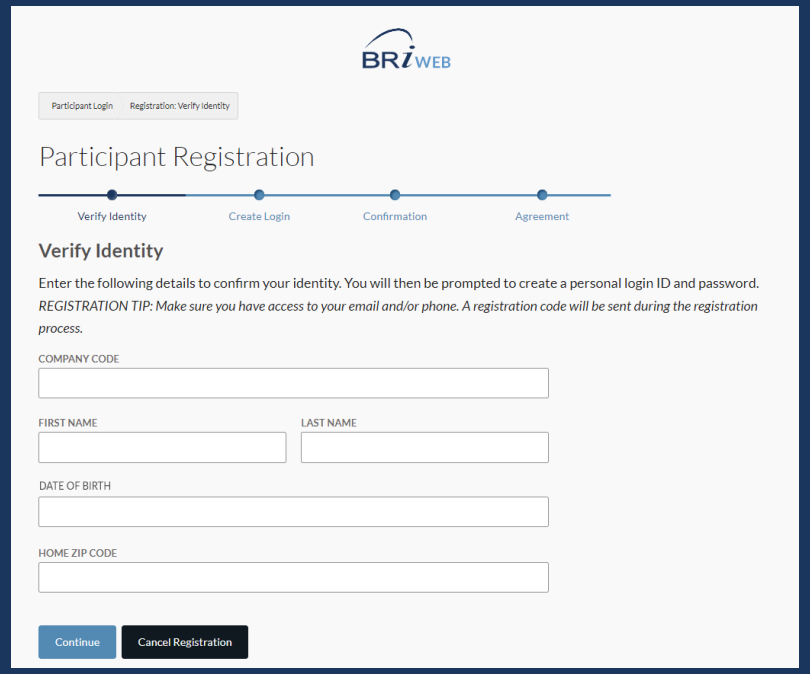
1. Ensure **COMPANY CODE** is more readily available to participants through expanded communication options.
2. Reduce the reliance on **MEMBER ID** to verify an individual during registration.
3. Improve **ACCESS TO FAQS** and resources.
4. Provide **REAL-TIME FEEDBACK** regarding errors.

WHAT DO WE NEED

1. Employers should continue to communicate COMPANY CODE and MEMBER ID BASIS.
2. In order to avoid prompts for Member ID, validation includes Zip Code and Date of Birth. Missing or incorrect info will trigger a prompt for Member ID.

* Based on BRI Participant Case Metrics for FH2022 compared to FH 2023

14% YOY Reduction
in Login Assistance Requests*



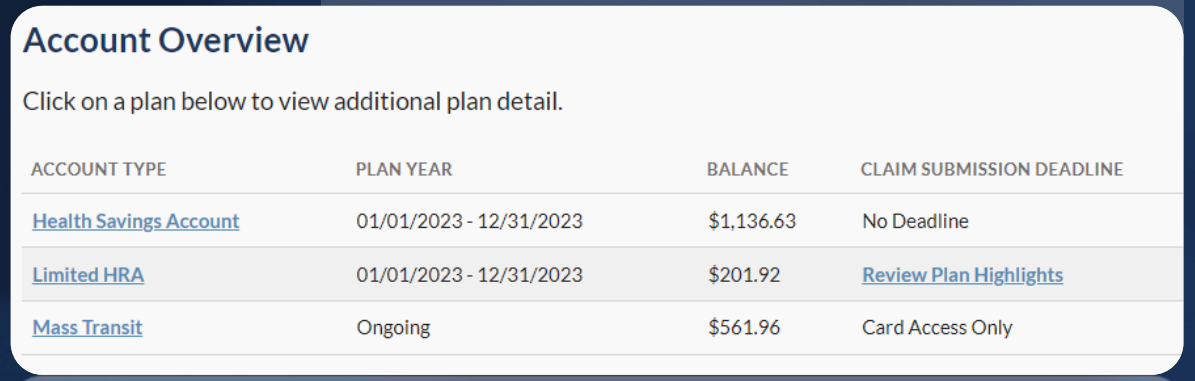
Improved Claims Visibility

RECENT AND UPCOMING ENHANCEMENTS

- Claims submission deadlines and links to plan highlights integrated into dashboard – Live
- Consolidated claims activity to display recently submitted and processed claims in single view – Live
- Allow participants to view submitted documentation – Live
- Allow participants to submit new documentation for a denied claim – Anticipated Q1 2024

PARTICIPANT UNDERSTANDING IS IMPROVING

- In 2023, nearly 2 of 3 FSA participants report they feel informed on claim status. Improvement from 1 in 2 feeling informed on claim status in 2022*
- Requests for claims assistance are down nearly 10% First Half 2023 over First Half 2022. **

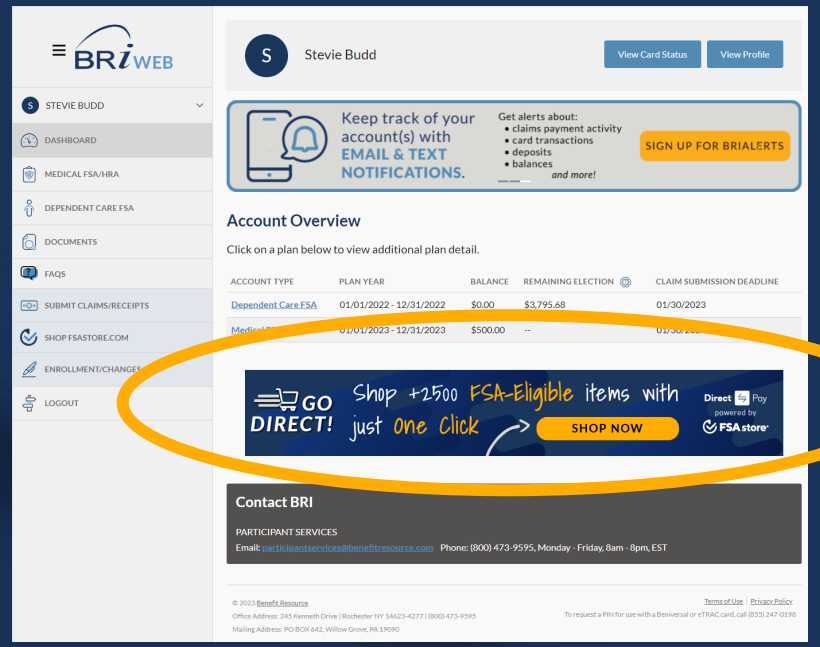


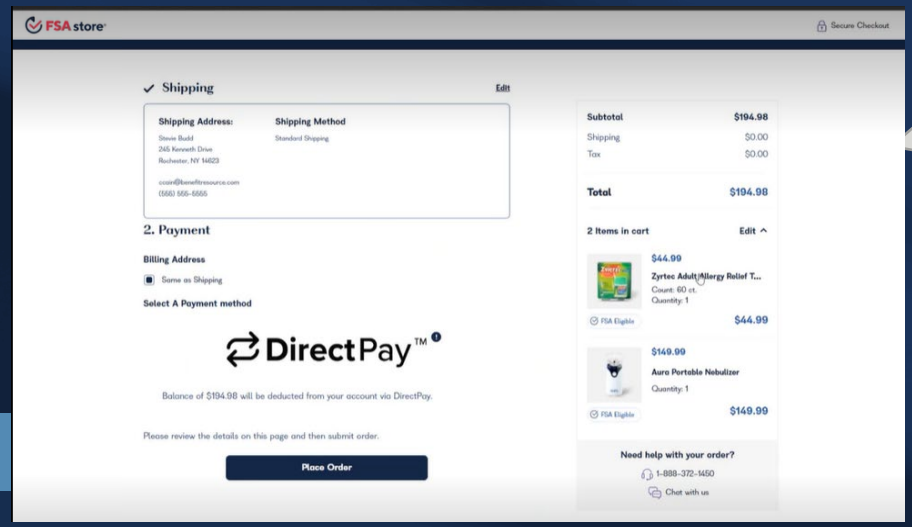
* Metrics based on BRI's 2022 and 2023 Participant Survey conducting in August each year.
** Based on BRI Participant Case Metrics for FH2022 compared to FH 2023

Direct Pay™

Integrated Digital Payments for Eligible Items

- Seamlessly access and pay for eligible items through FSA Store and HSA Store.
- Automatically links health account payments. No card entry required.
- Supports split payments to allow participants to use personal funds to complete desired purchase.





Release Anticipated October 2023

Direct Pay is a trademark of FSA Store Inc.

Digital Wallets

Save time on your commute!
No pass purchase required. Simply, use it with OMNY and other contactless transit systems

Tap and Ride!

HOW IT WORKS:

1. Add Beniversal®/eTRAC® Prepaid Mastercard to Google Pay, Apple Pay or Samsung Pay

   If using for transit, Apple Pay and Samsung Pay allow you to update settings to make the Beniversal/eTRAC card the default payment method for transit expenses. Your Beniversal/eTRAC card will automatically be selected as the payment source for any transit expenses.

2. At a contactless terminal, open your digital wallet (Google Pay, Apple Pay or Samsung Pay) on your phone. If needed, select your Beniversal/eTRAC card as the payment method.

3. Hold your phone approximately ½ inch away from the terminal. Terminal will light-up or ding indicating the transaction was successful.

GREAT NEWS! All Beniversal and eTRAC cards can be added to:

Pay | G Pay | SAMSUNG pay

The Beniversal and eTRAC Prepaid Mastercards are issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license by Mastercard International Incorporated and may be used for eligible expenses everywhere Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

FREE Mastercard Services

ID THEFT PROTECTION

Protect your personal information: debit/credit cards, SSN, health plan ID numbers, driver's license, passport, emails, bank accounts, etc.

- Identity Theft Alerts
- Emergency Wallet Replacement
- Access to Certified Resolution Specialists

HEALTHLOCK

Protect your medical data and monitor your medical claims for errors, fraud, and overbilling.

- Medical Claim Monitor *(FREE)*
- Medical Claim Auditor *(paid with free 90-day trial)*
- Medical Claim Saver *(paid with free 90-day trial)*

BenefitResource.com/resources/card/

BRi
A Millennium Trust Solution

Thank You!

ANY QUESTIONS?

Benefit Resource, LLC does not provide legal, tax or financial advice. Please contact a professional for advice on eligibility, tax treatment, and other restrictions.