

An aerial view of a city at dusk or dawn, overlaid with a network of white lines and various icons representing technology and communication. The icons include a globe, a speech bubble, an envelope, an @ symbol, a laptop, a share icon, a cursor with a signal, a cloud, a Wi-Fi symbol, and an airplane. The background is a dark blue gradient.

October 4, 2023

How to Maximize OE with BRI

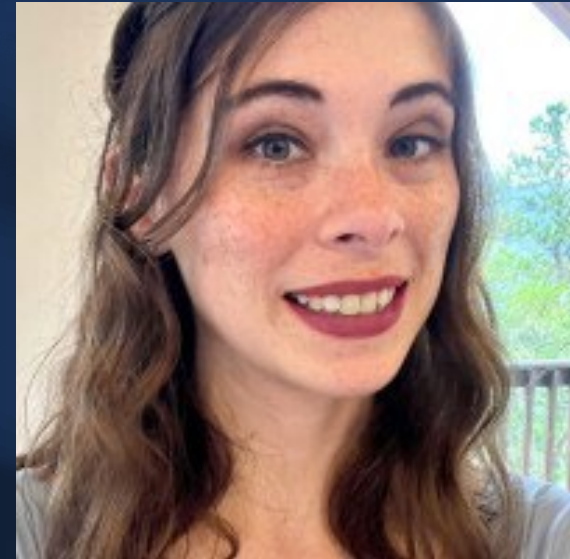
Meet Today's Speakers



BECKY SEEFELDT
Benefit Resource
VP of Strategy



KELLIE REYES
Benefit Resource
Account Manager



ASHLEY MAIER
Benefit Resource
Marketing Strategist

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

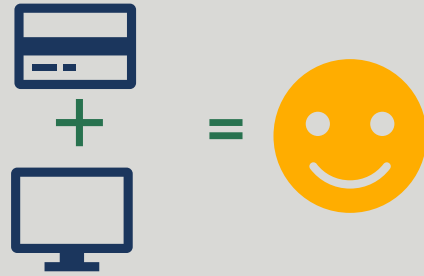


NPS 52

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?

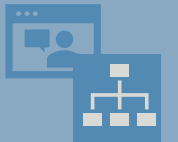


59%
Flyers/
brochures



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

Key Performance Metrics

ACCOUNT USE METRICS

TRANSACTIONS

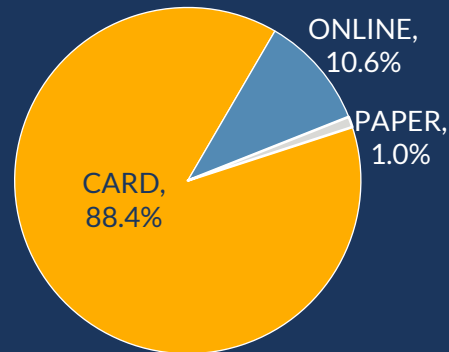
- 6.75 TRANSACTIONS/PPT/YR IN 2022. ON PACE FOR 8 TRANSACTIONS/PPT/YR FOR 2023 OR AN 18% INCREASE.
- PROCESSED OVER 2.8M TRANSACTIONS IN 2022. ON PACE TO PROCESS OVER 3.4 M TRANSACTIONS IN 2023 OR A 50% INCREASE

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

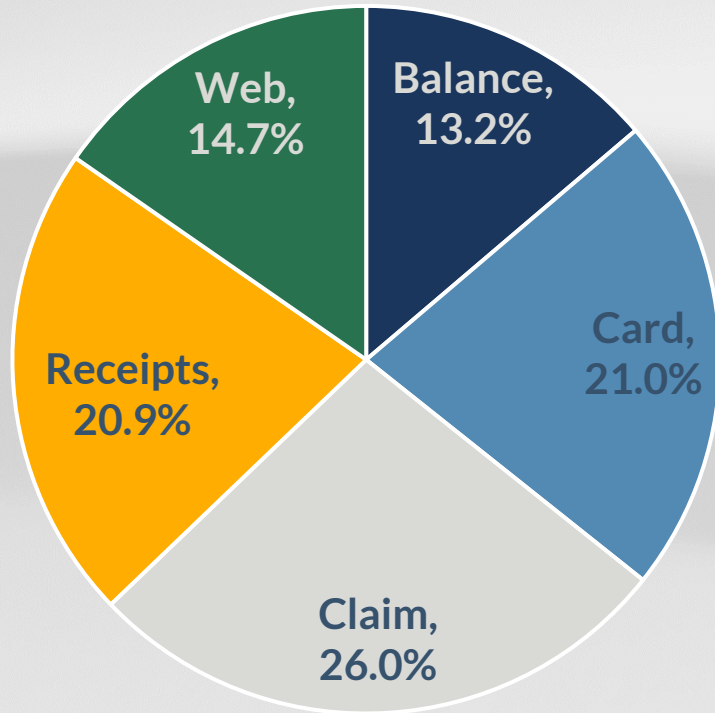
AVERAGE SPEED TO ANSWER (ASA) ON INBOUND CALLS

- 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

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



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 Company AS OF JANUARY 2023

COMPANY BASICS

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

Company Name: Sample Compant
Type of Business¹: 80 - Services: Health Services
Eligible Employee Count²: 6213

Basis for Member ID³: Other For Member ID, use your HHS PeopleSoft/Employee ID without the first two leading zeros. Ex: If the ID is 0000012345, you will use 000012345

Broker Firm on Record: Hays Companies - Minneapolis, MN

BASIC SNAPSHOT

Unique Participant Count ⁴	% Enrolled ⁵
2307	37.1%

CASE METRICS⁶

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

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

Company Name: Sample Company
Type of Business¹: 81 - Services: Legal Services
Eligible Employee Count²: 20
Basis for Member ID³: Social Security Number
Broker Firm on Record: No broker firm on record

Unique Participant Count ⁴	% Enrolled ⁵
5	25.0%

OPTIMIZATION BEHAVIORS

Item	Company	Overall	Peers	Performance
% with email	100.0%	97.1%	97.8%	
% registered for BRIWEB	60.0%	86.2%	83.9%	Review for Potential Opportunity
% with direct deposit	60.0%	31.0%	28.6%	
% claims paid by direct deposit	100.0%	71.2%	68.5%	
% with alerts / notifications	0.0%	57.6%	54.5%	Review for Potential Opportunity
% of card transactions auto-substantiated	0.0%	95.2%	95.0%	Card data not available

THE BELOW METRICS ARE PROVIDED AS A REFERENCE REGARDING CLAIMS CREATED FOR ACCOUNT-BASED CLAIMS. A CLAIM-LEVEL BREAKDOWN IS PROVIDED ONCE YOU MEET MINIMUM PARTICIPATION AND CASE ACTIVITY LEVELS.

Item	Overall	Peers ⁹
Case Ratio ¹¹ (per 100 part./mo.)	3.2	3.5
Case Distribution		
Balance	15.4%	15.5%
Card	19.3%	19.1%
Claim	29.6%	29.2%
Receipts	15.7%	16.0%
Web	20.0%	20.2%

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 flagged 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	<ul style="list-style-type: none"> Ways to check balance 	<ul style="list-style-type: none"> Year-end balance reminders to FSA-participants Quarterly account reminders (login-at-account-level) Biannual Welcome email sent upon card activation FAQs included with card 	<ul style="list-style-type: none"> Account Balance & Alerts page 3 Ways to Check Balance infographic Welcome to BRI page and Claims Status video FAQ page
Card	<ul style="list-style-type: none"> How to activate card Request a replacement 	<ul style="list-style-type: none"> Biannual Welcome email sent upon card activation FAQs included with card Opt-in for card payments alerts Concern regarding a reimbursement / denial 	<ul style="list-style-type: none"> Welcome to BRI page and Claims Status video Card page Claims Best Practices infographic How to Submit Claims walk-through
Claims	<ul style="list-style-type: none"> Status of claim Why are receipts needed? What documentation is needed? 	<ul style="list-style-type: none"> Targeted topic in BRI Photo email newsletter to participants Opt-in for card payments alerts Concern regarding a reimbursement / denial Targeted topic in BRI Photo email newsletter to FSA/HRA participants 	<ul style="list-style-type: none"> Claims Best Practices infographic How to Submit Claims walk-through Card page Substantiation and why it's required video and flow Submissions Documentation FAQs
Receipts	<ul style="list-style-type: none"> Why are receipts needed? What documentation is needed? 	<ul style="list-style-type: none"> Targeted topic in BRI Photo email newsletter to FSA/HRA participants 	<ul style="list-style-type: none"> Substantiation and why it's required video and flow Submissions Documentation FAQs
Web	<ul style="list-style-type: none"> How to register 	<ul style="list-style-type: none"> Include Company Code and Member ID basis on out-bound communications 	<ul style="list-style-type: none"> BRIWEB Participant Portal page How to Register video Account Resources Flyer

OPTIMIZATION BEHAVIOR ACTIONS

Behavior	Goal / Opportunity	Opportunities for Companies
Email Address on File	<ul style="list-style-type: none"> Ensure email addresses is on file for employees Ensure delivery 	<ul style="list-style-type: none"> Ensure email address is included on your enrollment files. If your enrollment files do not accommodate email address, a demographic update can be provided regularly. Employees can ensure emails from BRI are received by adding the headspace@sample.com email domain to your list of safe senders.
Register on BRIWEB	<ul style="list-style-type: none"> Ensure Company Code & Member ID basis is captured and communicated 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> General and targeted communications Improve speed and ease of reimbursements 	<ul style="list-style-type: none"> Leverage How to Register page and Claims Status video Improve speed and ease of reimbursements Form FAQs regarding Direct Deposit
Opt-in for Alerts / Notifications	<ul style="list-style-type: none"> General and targeted communications Improve visibility into claims and other account actions 	<ul style="list-style-type: none"> Account Balance & Alerts page Account Resources Flyer
Activate Cards	<ul style="list-style-type: none"> Improve participation and use of cards to receive benefits 	<ul style="list-style-type: none"> Remind employees that they will receive a card at initial enrollment and cards are good from year to year.
Card Substantiation	<ul style="list-style-type: none"> Ensure participants understand what and why substantiation is required, when they are most likely to receive requests, and how to receive requests. 	<ul style="list-style-type: none"> Substantiation and why it's required video and flow Submissions Documentation FAQs

REPORTS AVAILABLE FROM THE FILE TO DOWNLOAD SECTION OF BRIWEB

Best Practices for **Open Enrollment**



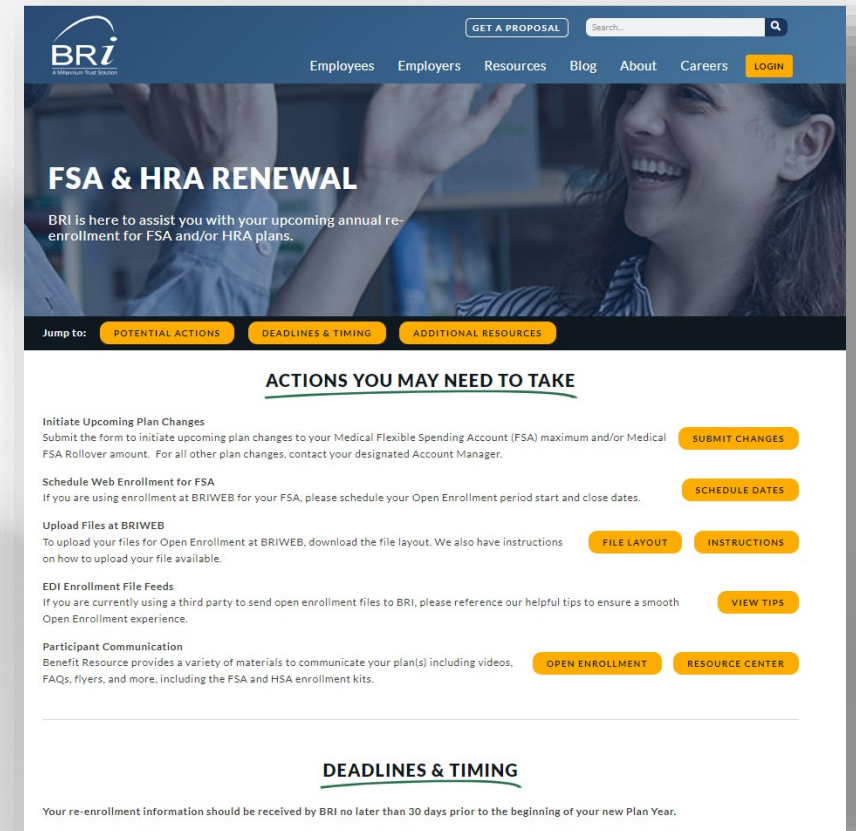
Coffee is on us!

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?



FSA & HRA RENEWAL

BRI is here to assist you with your upcoming annual re-enrollment for FSA and/or HRA plans.

Jump to: [POTENTIAL ACTIONS](#) [DEADLINES & TIMING](#) [ADDITIONAL RESOURCES](#)

ACTIONS YOU MAY NEED TO TAKE

Initiate Upcoming Plan Changes
Submit the form to initiate upcoming plan changes to your Medical Flexible Spending Account (FSA) maximum and/or Medical FSA Rollover amount. For all other plan changes, contact your designated Account Manager. [SUBMIT CHANGES](#)

Schedule Web Enrollment for FSA
If you are using enrollment at BRIWEB for your FSA, please schedule your Open Enrollment period start and close dates. [SCHEDULE DATES](#)

Upload Files at BRIWEB
To upload your files for Open Enrollment at BRIWEB, download the file layout. We also have instructions on how to upload your file available. [FILE LAYOUT](#) [INSTRUCTIONS](#)

EDI Enrollment File Feeds
If you are currently using a third party to send open enrollment files to BRI, please reference our helpful tips to ensure a smooth Open Enrollment experience. [VIEW TIPS](#)

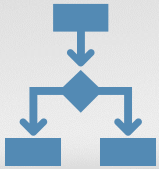
Participant Communication
Benefit Resource provides a variety of materials to communicate your plan(s) including videos, FAQs, flyers, and more, including the FSA and HSA enrollment kits. [OPEN ENROLLMENT](#) [RESOURCE CENTER](#)

DEADLINES & TIMING

Your re-enrollment information should be received by BRI no later than 30 days prior to the beginning of your new Plan Year.

BenefitResource.com/resources/reenrollment/

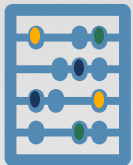
2 Discuss plan additions.



Adding a plan option



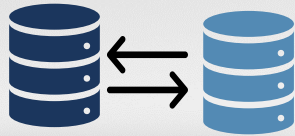
Adding a new benefit program



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

Participant Resources

- Welcome to BRI
- BRIWEB Participant Portal
- BRIMOBILE
- Account Balance & Alerts
- Beniversal & eTrac Cards
- Eligible Expenses
- Plan Limits
- Calculators

Employer Resources

- COBRA & Direct Bill Portal
- Commuter Resource Center
- FAQs
- Forms
- Español
- Shop FSAstore.com
- Shop HSAstore.com

Employer Resources

- Open Enrollment
- Communication Calendar
- BRIWEB Management Portal
- COBRA & Direct Bill Management Portal
- COBRA Renewal & Open Enrollment
- FSA & HRA Renewal
- New to Benefits Education Series
- Webinars

BRI Resources

Explore the tools and resource pages to learn more about your BRI Benefits. For a compilation of downloadable resources, check out our Resource Center.

[ALL RESOURCES](#)

[RESOURCE CENTER](#)

RESOURCE CENTER

RESOURCE CENTER

Videos, Blogs, Calculators and more

SEARCH BY TERM

Enter keywords

Can't find what you're looking for? Search our FAQs

FILTER BY AUDIENCE

Any

FILTER BY PRODUCT

Any

FILTER BY CONTENT TYPE

Any

FILTER BY USE CASE

Open Enrollment

NEW RESOURCES PAGE!

RESOURCES

Explore the tools and resources below to learn more about your BRI Benefits. For a compilation of downloadable resources, check out our Resource Center.

[VISIT RESOURCE CENTER](#)

Jump to: [PARTICIPANT](#) [EMPLOYER](#)

PARTICIPANT RESOURCES

- WELCOME TO BRI**
New to BRI? Check out our Quick Start Guide to make sure your benefits are best set up to benefit you!
- BRIWEB PARTICIPANT PORTAL**
Our secure online portal allows participants to effectively manage their benefits with BRI.
- BRIMOBILE**
The BRIMOBILE app provides participants with secure on-the-go access to their accounts with BRI - download today.
- ACCOUNT BALANCE & ALERTS**
Stay updated on your accounts by checking your balances and signing up for alerts.
- BENIVERSAL & ETRAC CARDS**
Learn how to effectively use the Beniversal and eTrac prepaid Mastercard® and all its additional features.
- ELIGIBLE EXPENSES**
Learn about pre-tax eligible expenses for medical, dependent care, and commuter benefits accounts.
- PLAN LIMITS**
Get the yearly plan contribution limits, as determined by the IRS, for FSA, HSA, and Commuter Benefit Plans.
- CALCULATORS**
Plan out your yearly pre-tax account contributions using our FSA, HSA, and Commuter calculator tools.
- BRI COBRA & DIRECT BILL MEMBER PORTAL**
Securely manage your COBRA, Retiree, & Direct Bill services online or on-the-go.
- COMMUTER RESOURCE CENTER**
View localized links and tips about using your Beniversal or eTRAC card in your area.
- FAQS**
Access BRI's repository of nearly 300 frequently asked questions about pre-tax benefits, COBRA, and BRI tools.
- FORMS**
Access PDF forms for pre-tax benefits (FSA, HSA, HRA, Commuter), COBRA, and Spousal/Dependent Accounts.
- ESPAÑOL**
Learn about your pre-tax benefits accounts in Spanish / Aprender sobre sus cuentas de beneficios libres de impuestos en Español.
- SHOP FSASTORE.COM**
Shop over 2,500 FSA-eligible items through our partner the FSA Store. No need to submit receipts!
- SHOP HSASTORE.COM**
Shop a curated selection of over 2,500 HSA-eligible items through our partner the HSA Store.

EMPLOYER RESOURCES

- BRIWEB EMPLOYER MANAGEMENT PORTAL**
Securely manage your consumer-driven benefit plans.
- OPEN ENROLLMENT**
Find everything you need for Open Enrollment all in one place - tips, downloadable resources, and more!
- COMMUNICATION CALENDAR**
Access sample messages and resources to help you build out your benefit communications.
- NEW TO BENEFITS EDUCATION SERIES**
Our education series will get you up to speed on pre-tax benefits and COBRA.
- BRI COBRA & DIRECT BILL MANAGEMENT PORTAL**
Securely manage COBRA, Retiree, and Direct Bill plans.
- COBRA RENEWAL & OPEN ENROLLMENT**
Find helpful information about renewal in preparation for Open Enrollment.
- FSA/HRA RENEWAL**
BRI is here to assist you with your upcoming annual re-enrollment for FSA and/or HRA plans.
- WEBINARS**
Stay updated on the latest benefits news and trends by catching up on previous BRI webinars.

LOOKING FOR RESOURCES TO DOWNLOAD?

Visit our Resource Center! There, you'll find brochures, videos, forms, how-to guides, infographics, and more to help both employers and employees better manage their plans. Multiple Spanish Resources are also available.

[VISIT RESOURCE CENTER](#)

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

WELCOME TO BRI

Welcome to BRI! We created this page to help you manage your account(s) to get the most out of your benefits plans. We recommend bookmarking the page for future reference.

GET STARTED FASTER

Watch our three-minute "Getting Started with BRI" video for a quick summary of what you should know to make the most of your benefits with BRI. In it, you'll learn about:

- Accessing your accounts through BRIWEB or the BRIMOBILE app
- Registering for a BRIWEB account
- How to sign up for account alerts and direct deposit
- The Beniversal® Prepaid Mastercard® and digital wallets
- Submitting claims

Or, continue reading to get started in five easy steps.

STEP 1: REGISTER FOR BRIWEB

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!

BRi
A Division of Sun Life

GET A PROPOSAL Search

Employees Employers Resources Blog About Careers LOGIN

NEW TO BENEFITS

New to the employee benefits space? Check out our education series and get up to speed on the intricacies of pre-tax benefit plans and COBRA.

NEW TO BENEFITS EDUCATION SERIES

Navigating the intricacies of pre-tax and COBRA regulations can be a daunting task, often leading to confusion and potential compliance issues. And as the landscape of employee benefits continually evolves, there is a growing demand for comprehensive pre-tax and COBRA education among human resource professionals and benefits advisors.

To address this need, BRi has developed a *New to Benefits Education Series* to empower HR personnel and benefits advisors with the knowledge and confidence needed to navigate the complexities of pre-tax benefits and COBRA. This series offers a curated collection of frequently asked questions and well-researched answers reviewed by industry professionals, accompanied by a rich array of educational resources.

- New to FSAs
- New to HSAs
- New to HRAs
- New to Commuter
- New to COBRA

LOOKING TO EXPAND YOUR KNOWLEDGE FURTHER?

Check out our blog to get information & opinions on consumer-driven benefits and COBRA.

READ BLOGS VIEW MORE RESOURCES

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

The screenshot shows the BRi website's Open Enrollment Resources page. The header includes the BRi logo, a search bar, and navigation links for Employees, Employers, Resources, Blog, About, Careers, and LOGIN. The main heading is "OPEN ENROLLMENT RESOURCES" with the subtext "Find everything you need for Open Enrollment all in one place - tips, downloadable resources, and more!". Below this is a "Jump to:" section with buttons for EMPLOYER RESOURCES, FSA, HSA, HRA/VEBA, COMMUTER, and ADDITIONAL RESOURCES. The "EMPLOYER RESOURCES" section is titled "PLAN SETUP" and includes three cards: "WILL YOU BE OFFERING ANY NEW BENEFITS PROGRAMS?", "HAVE YOU PREPARED FOR FSA/HRA REENROLLMENT YET?", and "WILL YOU MAKE ANY OTHER CHANGES TO YOUR BENEFITS?". Below this is the "OPEN ENROLLMENT COMMUNICATION TIPS" section, which lists six tips for effective communication. The "EMPLOYER RESOURCES" section lists available resources: Plan Snippets, PowerPoint Presentation Slides, and Email Templates, each with a brief description. A navigation bar below lists buttons for PLAN SNIPPETS, FSA POWERPOINT, HSA POWERPOINT, COMMUTER POWERPOINT, and EMAIL TEMPLATES. The "FSA RESOURCES" section includes a collection of resources with a slider navigation, showing three cards: "WHY DO I NEED A LIMITED PURPOSE FSA?", "FSA EDUCATION GUIDE", and "OVER-THE-COUNTER ELIGIBLE EXPENSES". Each card has buttons for ENGLISH and SPANISH.

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

The screenshot shows the BRZ Communication Calendar webpage. The header includes the BRZ logo, navigation links for Employees, Employers, Resources, Blog, About, and Careers, and a LOGIN button. The main heading is "COMMUNICATION CALENDAR" with a sub-heading "Review our sample message ideas and resources to help you build out your yearly pre-tax participant communications." Below this is a "Jump to:" section with links for "COMMUNICATION TIPS", "SAMPLE COMMUNICATION RESOURCES", and "ADDITIONAL RESOURCES". The main content area is titled "COMMUNICATION TIPS & BEST PRACTICES" and includes a paragraph about the importance of communication and a list of three best practices: "Set a Year-long Communication Goal", "Meet Employees Where They're At", and "Create a Communication Calendar". Below this is a section for "WANT ADDITIONAL COMMUNICATION BEST PRACTICES?" with a link to "VISIT PAGE". The next section is "SAMPLE COMMUNICATION MESSAGES AND RESOURCES" with a paragraph and a "Jump to:" section containing links for "PLAN YEAR START", "GET ONLINE", "CARD FEATURES", "CLAIMS & RECEIPT REQUESTS", "COMMITTER RESOURCES", "BENEFIT CHANGES", and "ELIGIBLE EXPENSES & PLAN DOCS". The following section is "LOOKING FOR OPEN ENROLLMENT RESOURCES?" with a paragraph and a "VISIT PAGE" link. The final section is "PLAN YEAR START" with a paragraph and a "GETTING STARTED WITH BRZ" video player. Below the video player are links for "WELCOME TO BRZ PAGE", "CUSTOMIZABLE WELCOME LETTER", "GETTING STARTED VIDEO", "TAX-FREE ACCOUNT RESOURCES FILTER", "ELIGIBLE EXPENSES PAGE", and "CARD PAGE".

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



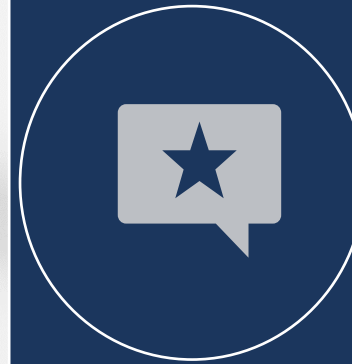
Outsourcing partnerships

- 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*



Participant Login Registration: Verify Identity

Participant Registration

Verify Identity Create Login Confirmation Agreement

Verify Identity

Enter the following details to confirm your identity. You will then be prompted to create a personal login ID and password.
REGISTRATION TIP: Make sure you have access to your email and/or phone. A registration code will be sent during the registration process.

COMPANY CODE

FIRST NAME LAST NAME

DATE OF BIRTH

HOME ZIP CODE

Continue Cancel Registration

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**

* 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

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. **

Account Overview

Click on a plan below to view additional plan detail.

ACCOUNT TYPE	PLAN YEAR	BALANCE	CLAIM SUBMISSION DEADLINE
Health Savings Account	01/01/2023 - 12/31/2023	\$1,136.63	No Deadline
Limited HRA	01/01/2023 - 12/31/2023	\$201.92	Review Plan Highlights
Mass Transit	Ongoing	\$561.96	Card Access Only

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.

Account Overview

ACCOUNT TYPE	PLAN YEAR	BALANCE	REMAINING ELECTION	CLAIM SUBMISSION DEADLINE
Dependent Care FSA	01/01/2022 - 12/31/2022	\$0.00	\$3,795.68	01/30/2023
Medical FSA	01/01/2023 - 12/31/2023	\$500.00	--	01/30/2023

GO DIRECT! Shop +2500 FSA-Eligible items with just one Click. **SHOP NOW** powered by FSAstore

Contact BRI
PARTICIPANT SERVICES
Email: participant.services@benefitresource.com Phone: (800) 473-9595, Monday - Friday, 8am - 8pm, EST

Shipping Address: Stevie Budd, 266 Kenneth Drive, Rochester, NY 14623

Shipping Method: Standard Shipping

Subtotal: \$194.98
Shipping: \$0.00
Tax: \$0.00
Total: \$194.98

2 Items in cart

- Zyrtec Adult Allergy Relief Tablets, Count: 60 ct, Quantity: 1, \$44.99 (FSA Eligible)
- Aero Portable Nebulizer, Quantity: 1, \$149.99 (FSA Eligible)

Balance of \$194.98 will be deducted from your account via DirectPay.

Place Order

Digital Wallets

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.

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

Tap and Ride!



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



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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*)



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.