



## OPEN ENROLLMENT READINESS: PART 2

What's **NEW**  
in Account-Based Plans (and BRI)



# Hosted By:



**BECKY SEEFELDT**

Benefit Resource  
*VP of Strategy*



**MICHELLE DEAN**

Benefit Resource  
*Client Services Manager*



**CHRIS CAIN**

Benefit Resource  
*Product Manager*

# Welcome

## Goals for this Session

1. Leveraging Specialty Accounts to change the benefits conversation
2. How Select Services Programs can be used to address reproductive health challenges
3. Sneak Peak into BRI product enhancements



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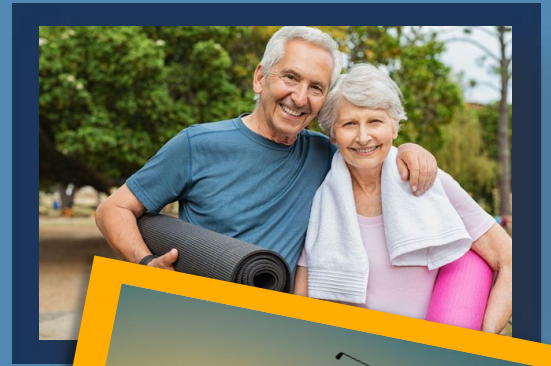
# Leveraging Specialty Accounts

# Specialty Accounts

**Specialty Accounts** (also called Lifestyle Spending Accounts) are specifically designed to address the unique needs of employees through flexible employer design and funding of taxable benefits.

## Why should you consider Specialty Accounts?

- Provides **benefits that stand-out** and aids in **employee retention** and acquisition strategies
- Aligns benefits with the **specific needs of employees**
- **Simple management** for streamlined implementation and management
- **Works with other benefits** you are already offering



**Over 300%  
increase in use of  
Specialty Accounts**

Based on industry estimates  
from 2021 to 2022.

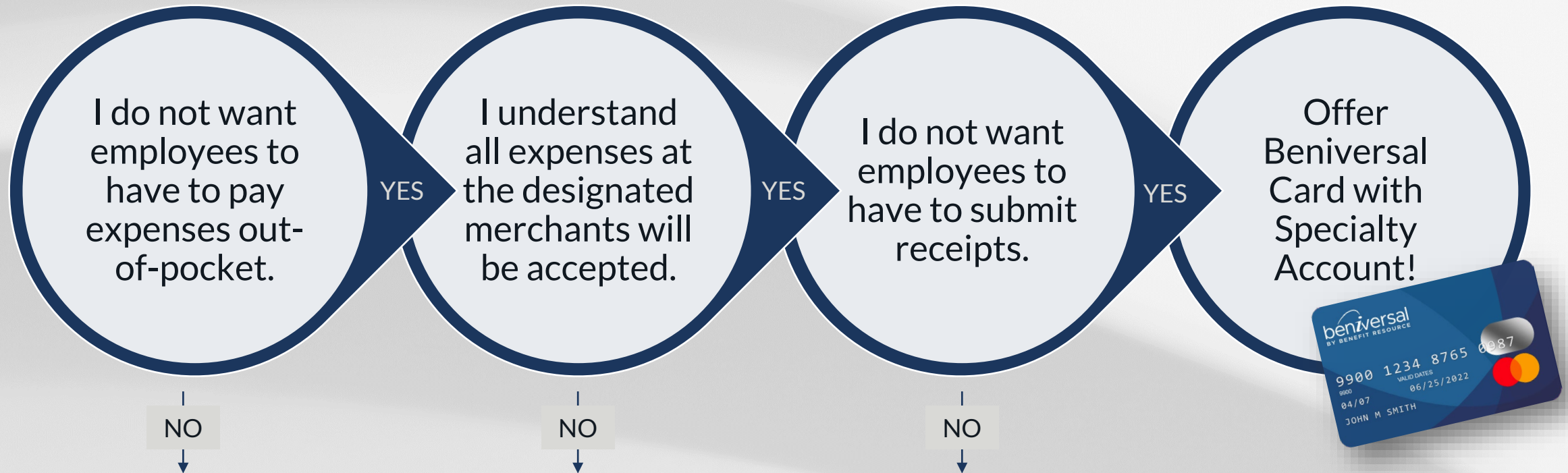
# Turnkey Card-based Programs

Type	Merchants Included
Wellness	Clubs (Athletic, recreation, sports) Sporting Goods
Education	Schools, colleges, vocational, trade, and other education services
Bicycle Commute	Bicycle shops, bike sharing services
Non-qualified Transportation	Auto repairs, fuel dispenser, motorcycle shops, tire shops, rental agencies
Home office	Office supply stores
Utilities	Telecommunications, cable, utilities, computer networks
Pet Benefits and Supplies	Pet supplies and veterinary services
Personal Services	Cleaning services, home and appliance repairs, landscaping, photography studios, tax preparation, salons, accounting services
Entertainment	Theaters, bands, bowling alleys, golf courses, digital goods, amusement parks, aquariums, art galleries, etc.



**New for 2022:** Improve access to your Specialty Account when you make funds available through the Beniversal Card.

# Do you want to offer a card with your specialty account?



Consider a **claims-based** Specialty Reimbursement Account.

# Top Considerations for Employers



- **Funding**

- Funding can be applied one-time, recurring or as needed.
- Employers may opt to have funds roll from one year to the next.

- **Tax treatment**

- Taxable benefit either based on when deposited or based on when used.

- **Employer Reporting at BRIWEB**

- SRAs are visible under the FSA/HRA reports. Filter on **Account Type** and the name of the SRA.
- Key reports: Account Balance Summary, Deposit Summary, and Payment Summary

FSA/HRA Account Summary Download Report

**Filters**

Plan Year: 01/01/2022 - 12/31/2022  
Member ID:   
Last Name:   
Account Type: All  
Account Status: All  
Thru Date: mm/dd/yyyy  
Balance: All

Apply Reset

Plan Year: 01/01/2022 - 12/31/2022 Records Per Page: 25

MEMBER ID	LAST NAME	FIRST NAME	ACCOUNT TYPE	ACCOUNT STATUS	EFFECTIVE DATE	DEPOSITS	BALANCE ADJUSTMENTS	CLAIMS PAID	REMAINING ELECTION	ANNUAL ELECTION
xxxxx2210	ARTMAN	ART	Limited HRA	Active	02/25/2013	\$0.00	\$210.96	\$0.00	\$0.00	\$210.96

FSA/HRA Payment Summary Download Report

**Filters**

Account Type: General Wellness and Health Records Per Page: 25

MEMBER ID	LAST NAME	FIRST NAME	ACCOUNT TYPE	AMOUNT
xxxxx2266	DAVIS	DAVID	General Wellness and Health	\$62.50
				\$62.50

**To learn more, reach out to your Assigned Account Representative.**



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## Select Services Programs

# The Basics

## What are Select Services Programs?

A select services program is **designed to address a specific need or array of needs** that may be affecting employees.

*For example: Employers are leveraging Select Services Programs in response to the reversal of Roe v. Wade and an increased likelihood of employees seeking certain services across state lines.*

### Key factors to consider in design:

1. Anytime **medical-related expenses** are covered, it is considered a “group health plan” (i.e. HRA) and will be subject to certain rules such as ERISA, HIPAA and COBRA.
2. Understand the implications for **privacy and compliance** with legislative and regulatory rules.
3. Plans and programs should only cover **LEGAL services**. Make sure you understand what legal means.



### IMPORTANT NOTICE:

*Before implementing a select services program, consult your benefits attorney to ensure the specific rules and laws affecting your plan are considered. Benefit Resource is not providing legal advice and cannot confirm compliance with all state and local laws.*

# Step 1: Understand the Problem

Before selecting a solution, it is important to gather the facts and understand the problem.

- **What is the problem or situation you are looking to address?**
- **Are there legal constraints that will impact the solution? What are the specific laws and conditions that exist?** These may vary by state or even local municipalities in some cases.
- **Are there insurance coverage rules?** Be sure to understand what is already covered by the **health insurance plan**. State insurance commissions may indicate what can or cannot be covered in a certain state. However, services received out-of-state may be eligible under Federal eligibility guidelines.
- **Who are you looking to provide benefits for?** Any time you are attempting to provide medical benefits to employees that are not covered by the group's health plan, you will have special considerations.

# Step 2: Identify Eligible Services



## Medical-Related Expenses

### Define Approved Expenses

- **Low risk approach**
  - All 213d approved medical expenses
  - Include with “Integrated HRA”
- **Select Services:**
  - Mental Health Services
  - Addiction or substance abuse services
  - Fertility-related services
  - Legal birth control services



## Travel-Related Expenses

### Identify Any Conditions for Use

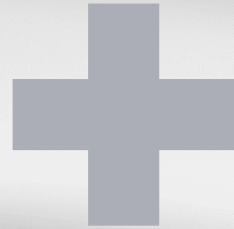
- **Services permitted under an HRA:**
  - Certain limitations on expenses and who is eligible to receive benefits.
  - Travel costs – mileage or cost of travel
  - Lodging – limited to \$50/day
- **Post-tax Select Services SRA:**
  - May include travel, lodging, even food. All employees could be eligible.
  - **OPEN:** Would allow any travel expense, regardless of purpose and could be available on Beniversal Card.
  - **RESTRICTED:** Would require attestation indicating travel was necessary for medical treatment.

# Step 3: Select the account(s).

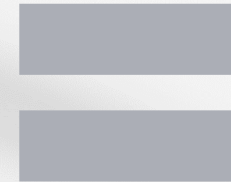
	Integrated HRA	Post-deductible HRA	Excepted Benefit HRA	Select Services Reimbursement Account
Basics	Employer funding on a tax-advantaged basis for eligible medical expenses. Employers can set the funding limits and rules.	Employer funding on a tax-advantaged basis for eligible medical expenses above the statutory deductible limit.	Employer-funded account on a tax-advantaged basis for eligible medical expenses. Benefit limited to \$1,800.	Employer-funded, post-tax benefit for select services identified by the employer (not medical expenses).
Permitted expenses	Medical and/or restricted medical travel	Medical and/or restricted medical travel	Medical and/or restricted medical travel	Travel (flexible)
Who can participate?	All employees in a group health plan	All employees in a group health plan who are in HSA-compatible plan.	May include all employees offered group health plan coverage (even if declined).	May include all employees.

# Sample Plan Set-up for Select Service Programs

**\$1,800  
in HRA**



**\$2,200 in  
SRA**



**\$4,000**

The Select Service Specialty Reimbursement program can be accessible via the Beniversal card or through manual claim submission, depending on how flexible the employer wants the design to be.

## HRA Designed to Cover:

- Mental Health Services
- Addiction or substance abuse services
- Fertility-related services
- Legal birth control services

## SRA Designed to Cover:

- Transportation-related expenses
- Lodging
- Food

**To learn more, reach out to your Assigned Account Representative.**

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## BRI Product Sneak Peak

# A new vision for HSAs

BRi

Good morning, Jeff.

+ Deposit   \$ Reimburse   ↻ Transfer HSA   .ll Invest

Your tax forms are ready! Check them out now. [See My Tax Forms](#) [Dismiss](#)

Health Savings Account →

HSA CASH **\$2,212.91**  
\$1,832.91 available to spend

HSA INVESTMENTS **\$8,351.80**  
[Learn More](#)

TOTAL SAVINGS **\$10,564.61**  
HSA + Investments

Transactions   Monthly Statements

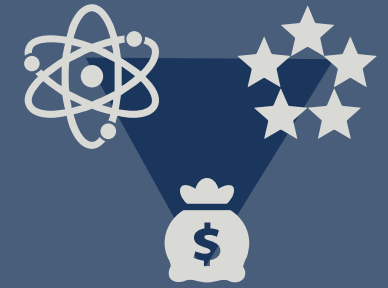
Q Search transactions [Filter](#)

PENDING

\$	Employee payroll	Aug 15, 2021	New Contribution	\$200.00	>
\$	Employer payroll	Aug 15, 2021	New Contribution	\$200.00	>

CLEARED

Amazon.com	Aug 2, 2021	Qualified Medical Expense	<a href="#">Needs Receipt</a>	-\$55.58	>
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## What will it provide?

- ✓ More modern and seamless user experience
- ✓ Agile and incremental development of HSA solution
- ✓ Expansion of investment options
- ✓ Insights into account growth
- ✓ Elimination of service hand-offs to HSA custodian
- ✓ Continued integration with Beniversal Card

Available for new HSA offerings. Options to transition existing HSA plans in early 2023



# More streamlined file management

## Opportunity:

- ✓ Streamline file imports
- ✓ Instant feedback regarding formatting errors
- ✓ Reduced wait time
- ✓ Faster funding
- ✓ Reduce risk with manual handling

## Solution

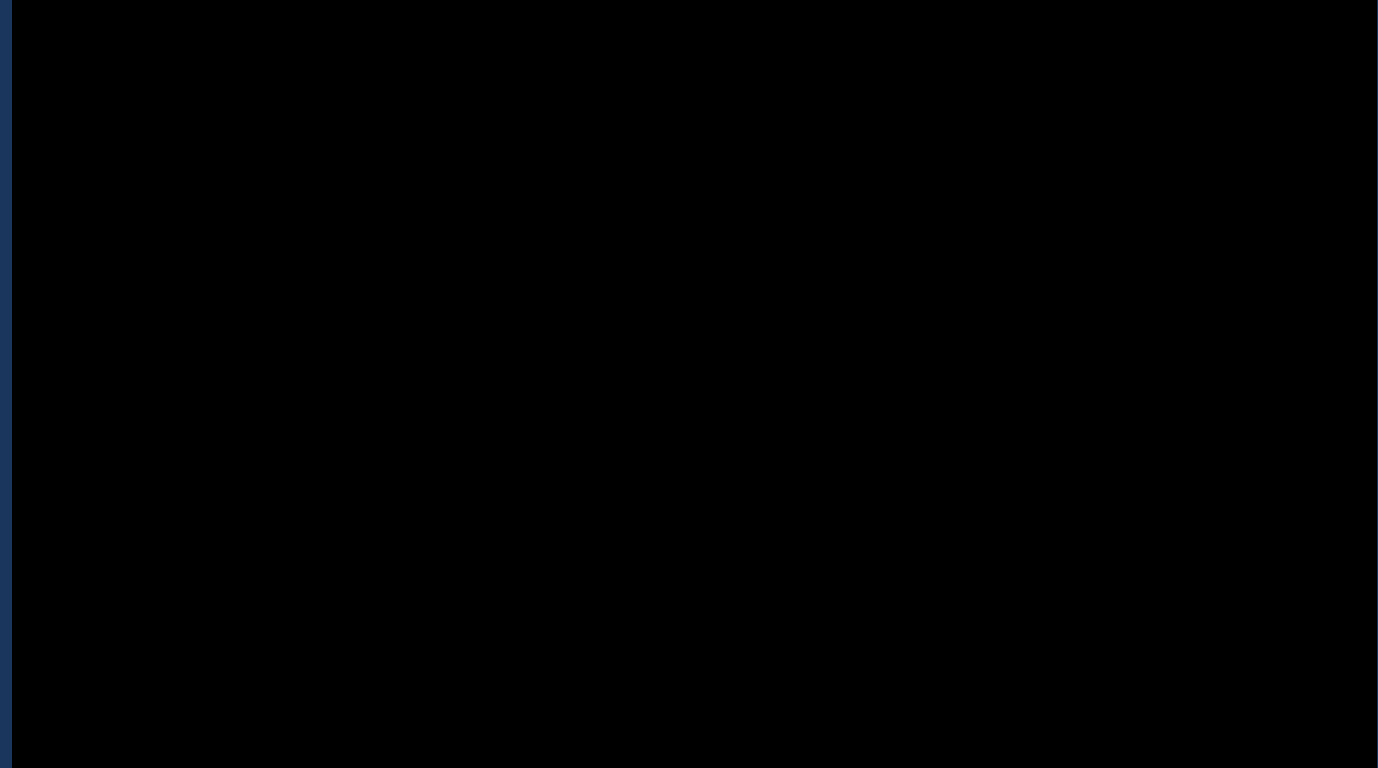
BRI is implementing a new file import wizard that will streamline file imports and deliver better customer interactions.

**Who is impacted?** Employers importing files through BRIWEB

**How can you prepare?** Files using the BRI standard formats will seamlessly import.

## User Experience Overview

Self-service File Management through BRIWEB



**Watch for communications in September and October for additional details on release.**

# Snapshot Reports & Potential Opportunities

## Use Snapshot Reports to...

- ✓ Confirm company info and basis for Member ID
- ✓ Compare performance to benchmarks and peer group
- ✓ Understand case metrics and reasons
- ✓ Identify optimization behaviors and education opportunities

**How to Access Your Snapshot Report?** Log into Secure BRIWEB Employer Portal. Navigate to “File Transfers” and “Secure File Download”. Look for the report name containing “Snapshot\_Report”.

All clients with a minimum of 50 participants in an account-based plan receive a Snapshot Report.

**Participant Snapshot**  
Sample Company  
AS OF JUNE 2022

**COMPANY BASICS**  
PLEASE VERIFY / PROVIDE UPDATES TO ENSURE ACCURACY OF FUTURE REPORTS.  
Company Name: Sample Company  
Type of Business<sup>1</sup>: 83 - Services: Social Services  
Eligible Employee Count<sup>2</sup>: 721  
Basis for Member ID<sup>3</sup>: Social Security Number

**BASIC SNAPSHOT**

Item	Value
Unique Participant Count <sup>4</sup>	366
% Enrolled <sup>5</sup>	50.8%

**CASE METRICS<sup>6</sup>**

Item	Company <sup>7</sup>	Overall <sup>8</sup>	Peers <sup>9</sup>	Performance <sup>10</sup>
Case Ratio <sup>11</sup> (per 100 part. / mo)	20	4.6	4.1	
Case Distribution				Review for Potential Opportunity
Balance	23.1%	10.7%	17.0%	Review for Potential Opportunity
Card	65.4%	14.1%	24.9%	
Claim	0.0%	23.1%	24.6%	
Receipts	0.0%	10.3%	12.6%	
Web	11.5%	17.3%	20.9%	

**OPTIMIZATION BEHAVIORS**

Item	Company	Overall	Peers	Performance
% with email	100.0%	86.3%	86.5%	
% registered for BRIWEB	92.6%	69.3%	64.5%	Review for Potential Opportunity
% with direct deposit	7.9%	25.5%	20.0%	
% with alerts / notifications	63.9%	48.5%	43.9%	Card Data Not Available
% with active cards	0.0%	73.9%	75.6%	

**POTENTIAL OPPORTUNITIES**  
Sample Company  
AS OF JUNE 2022

This section is intended to outline a few of the steps that BRI is taking to address the key items, while offering opportunities for companies to aid in education and communication efforts.

**KEY METRIC ACTIONS**

Key Item to Address	Things BRI is Doing	Opportunities for Companies
• Ways to check balance	• Year-end balance reminders to FSA participants	• Educate employees on 5 Ways to Check Balance (Infographic)
• How to activate card	• Quarterly account reminders (opt-in at client level)	• Leverage Getting Started video
• Request a replacement	• Bi-annual Welcome email sent upon card create	• Share Bi-annual Card Info
• Status of claim	• Opt-in claims payments alerts: email newsletter to participants	• Benefits of Digital Wallet Infographic
• Denial	• Targeted topic in BRI Pulse email newsletter to FSA/HRA participants	• Leverage Claims Best Practice Infographic
• Opt needed?	• Include Company Code and Member ID basis on out-bound communications	• How to Submit Claims through
• Information is		• What is Substantiation? Video
		• FAQs regarding supporting documentation
		• How to Register video
		• Account Resource Flyer

**ACTIONS**

- Ensure email address is included on your enrollment files. If your enrollment files do not accommodate email address, adding the benefits@resource.com email domain to your list of safe senders
- Be sure to communicate your COMPANY CODE and the basis of your MEMBER ID. A participant welcome letter is included during onboarding
- How to Register video
- Getting Started video
- Direct Deposit Authorization

Contact your assigned account representative to schedule a time to discuss your results.

# 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. Eliminate **REGISTRATION CODE** during registration.
5. Provide **REAL-TIME FEEDBACK** regarding errors.



The screenshot shows the 'Verify Identity' step of the BRIWEB registration process. At the top right is the BRIWEB logo. Below it is a progress bar with four steps: 'Verify Identity' (current), 'Create Login', 'Confirmation', and 'Agreement'. The 'Verify Identity' section contains the following text and form fields:

**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

At the bottom, there are two buttons: 'Continue' (blue) and 'Cancel Registration' (black).

Anticipated release in Q4 2022

# 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.



## Welcome Series by Plan Type

- Small bite-size communications 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!
  - Card activation and use reminders



## Opt-in Activity Based Notifications

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


# Digital Wallets

Beniversal Mastercard is available on:



## HOW IT WORKS:

1. Add Beniversal card 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 card the default payment method for transit expenses.
2. At a contactless terminal, open your digital wallet (Google Pay, Apple Pay or Samsung Pay) on your phone.
3. Select your Beniversal card as the payment method.
4. Hold your phone approximately ½ inch away from the terminal.
5. Terminal will light up or ding indicating the transaction was successful.



**GREAT NEWS!** All members can add cards to digital wallets.  
*There is no client set-up or member re-carding required.*



# ID Theft Services



Each Beniversal<sup>®</sup> cardholder receives comprehensive

## FREE ID THEFT SERVICES

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



Visit the member Resources tab at [BenefitResource.com](https://www.BenefitResource.com)

# Quick Recap



## 1. Leveraging Specialty Accounts to change the benefits conversation

- Specialty accounts can improve retention and drive desired behaviors through simplified administration, including a card-based program.

## 2. How Select Services Programs can be used to address reproductive health challenges

- Understand the Problem
- Identify eligible expenses
- Select the account(s)

## 3. Sneak Peak into BRI product enhancements

- Consider how upcoming and recent additions affect your administration and communication plans.



# Join Us

## Open Enrollment Readiness Series

Part 1: Understanding Plan Trends and Participant Behaviors – Available on-demand

Part 2: What's New in Account-Based Plans (and BRI) – August 31, 2022

**Part 3: Submitting Employer Plan Changes – September 7, 2022**

Part 4: Planning and Executing on Your Employee Communication Strategy – September 14

**Register at:** [gotostage.com/channel/bri-oe](https://gotostage.com/channel/bri-oe)





Thank You!

ANY QUESTIONS?