



Benefits in Turbulent Times– PART 3

How AI and Technology are
Disrupting Benefits



Today's Speakers



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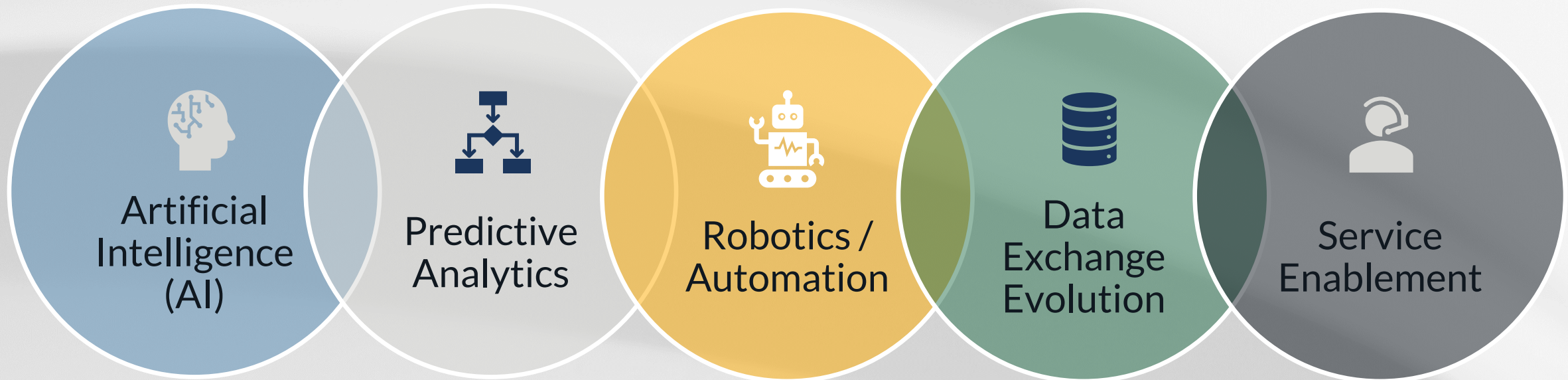
Welcome

Goals for this Session

1. Understand types and use cases for technology in benefits
2. How security and privacy comes into play
3. How BRI is leveraging technology to augment the user experience

Understanding Technology and Use Cases in Benefits

What is Artificial Intelligence (AI) (and other key technology advancements)?



Artificial Intelligence



Artificial intelligence (AI), the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings.

82% report AI will rewrite industries and how work is done

- CIO Forum Poll, Rackspace Technology

What could AI look like?

Insurance



- Customer service automation and call center analytics
- Automate claims
- Improve chatbot conversations
- Agent knowledge management

Healthcare



- Explain diagnoses and treatment plans
- Interpret patient records/doctor notes
- Medical Research
- Improved medical imaging

Financial Services



- Improve fraud detection
- Personalize responses to messages
- Personalize offers
- Automate credit risk assessment

Predictive Analytics

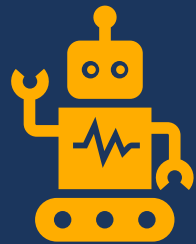


Predictive analytics refers to the use of statistics and modeling techniques to make predictions about future outcomes and performance.

What does Predictive Analytics look like?

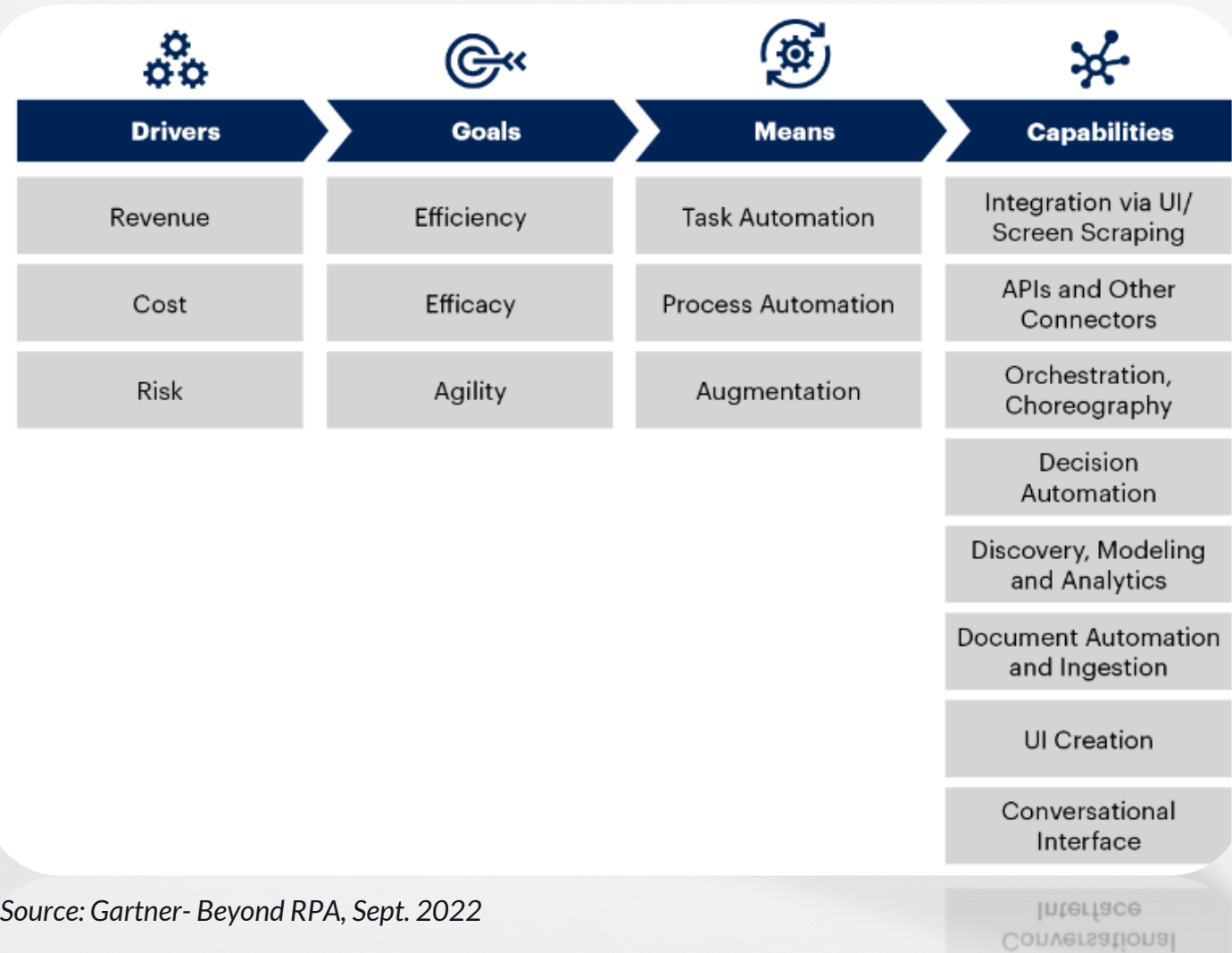


Robotics / Automation



Robotics / automation is the use of software to automate basic, repetitive tasks across applications to increase efficiency, processing speed and minimize human error.

Align Business Goals with Specific Automation Capabilities



Source: Gartner- Beyond RPA, Sept. 2022

Data Exchange Evolution



Migration from fixed batch file exchange to a more dynamic real-time exchange of the specific data elements of interest through real-time API exchange.

Considerations in Selecting a Data Exchange Approach

1. Data set characteristics

1. Data complexity
2. Frequency of data update
3. Data set size

2. Data environment characteristics

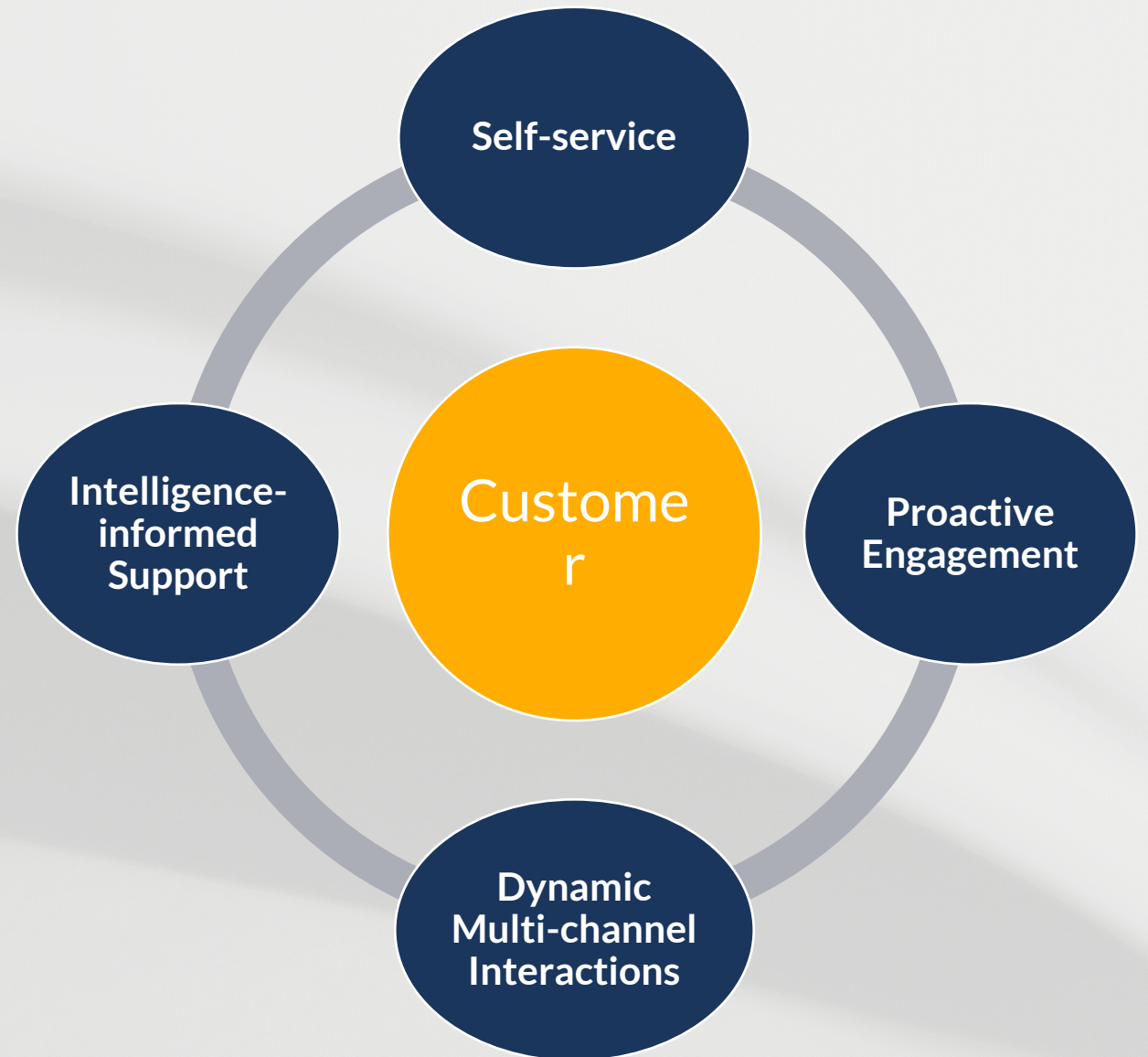
1. Data flows and breadth of solution
2. Frequency of data usage
3. Data versions
4. Data security
5. Data transformation complexity
6. Connection persistence

Service Enablement



Ability to connect various components, intelligence, and relevant details to provide real-time resolution and optimized service experiences.

Meeting the customer where they are





Security Considerations with Advancing Technology

Data Protection



Types of Data

<p>PII</p>  <p>(Personally Identifiable Information)</p>	<p>PHI</p>  <p>(Personal Health Information)</p>
<p>Information that directly identifies a person</p> <ul style="list-style-type: none">• Personal Identification Numbers: SSN, Driver's License, account numbers• Address Information• Phone Numbers	<p>Any records concerning an individual's health</p> <p><u>Examples</u></p> <ul style="list-style-type: none">• Patient name• Billing and/or transaction information• Communications from healthcare providers• Diagnosis, scans, procedures, test results, prescriptions, etc.• Appointments & phone records
<p>Information that indirectly identifies a person when used in conjunction</p> <ul style="list-style-type: none">• Gender, race, birth• Geographic indications• Place of employment	

Why is Data Protection Important?



THE PROBLEMS

DATA BREACH

\$9.44M

Average cost of data breach in United States in 2022.

Healthcare average
\$10.1M¹

IDENTITY THEFT

59M+

Patient records breached in 2022²

FINANCIAL FRAUD

\$8.8B

Reported consumer loss due to fraud in United States in 2022³

MEDICAL FRAUD

65%

Of medical ID theft victims reported average cost of \$13,453¹

Safeguards to Consider



Questions to Understand

- Who is receiving data and what is it being used for?
- Are you unintentionally disclosing personal data?
- How is data transmitted?
- Is data encrypted?
- What is an organizations response plan for a data breach?
- What are your employee policies regarding the use of data and technologies?

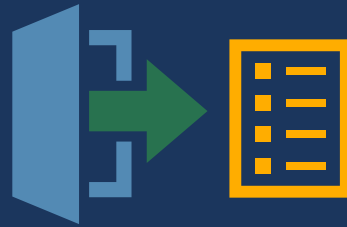
What Technology
Investments are BRI making?

Data Exchange with Clients



#1: More streamlined file upload (LIVE)

- The BRI Import Wizard streamlines file imports loaded to BRIWEB to deliver better customer interactions.
- Auto-file recognition for files already meeting BRI standards, with simplified file mapping to allow for file variations to be easily accepted.
- Instant feedback regarding formatting errors



#2: More dynamic feedback regarding file processing errors (IN DEVELOPMENT)

- Systematic approach to provide file processing errors and updates.
- Processing errors occur when data meets formatting requirements but is missing or inconsistent with the requirements for your plan or program.



#3: Leveraging robotic process automation and API integrations

(INCREMENTAL RELEASE & DEVELOPMENT)

- Streamlining the movement and systematic processing of data across systems
- Faster funding to availability
- Expand real-time visibility through BRIWEB

BRI Insights Reports



Use BRI Insights Reports to...

- ✓ Confirm company basics and partner affiliation
- ✓ Compare performance to benchmarks and peer group
- ✓ Identify and discuss optimization behaviors and education opportunities

BRI Insights Foundation Report

For small and new clients.
Provides optimization behavior information


BRI Insights Report

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

BRI Partner Insights Reports

provide partner-level performance
metrics for location and global

All reports include Global Plan & Utilization Trends



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 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

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 METRICS⁶

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 ⁷	Peers ⁸
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%



BRI Insights
Sample Company
AS OF JANUARY 2023

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

Company Name: Sample Company
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 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 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%

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 Partner Insights
Sample Partner - New York office
AS OF APRIL 2023

AT A GLANCE

Item	Partner Location	Partner Global
Client Count	4	42
Estimated Eligible Lives	4581	31365
Avg. Eligible Lives / Client	1145.3	746.8
Unique Participant Count	6023	16869
Avg. Participant / Client	1505.8	401.6

OPTIMIZATION BEHAVIORS

Item	Partner Location	Partner Global	BRI Overall
% with email	75.0%	87.0%	86.4%
% registered for BRIWEB	62.0%	71.6%	73.1%
% with direct deposit	12.6%	76.3%	25.2%
% claims paid by direct deposit	85.7%	76.3%	68.6%
% with alerts / notifications	42.2%	40.1%	48.9%
% of card transactions auto-substantiated	94.6%	95.0%	94.5%

CASE METRICS¹

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	Partner Location	Overall
Case Ratio (per 100 part./mo.)	1.8	2.6

Case Distribution

Balance	20.6%	15.4%
Card	5.4%	19.6%
Claim	12.3%	26.6%
Receipts	14.0%	15.7%
Web	14.4%	19.0%



BRI Insights
Sample Company
AS OF JANUARY 2023

PLAN & UTILIZATION TRENDS
This section is intended to outline global trends in plans, participation and utilization. This may serve as a guide when you are looking to review and understand your benefits.

Flexible Spending Accounts

Who uses them? Nearly 1 in 2 accounts held by Gen X
Avg. Age 47
Prefers brochures, flyers and phone support.

What is being contributed? **\$1,265** avg. contribution
3.6% contributed statutory maximum
\$859 avg. contribution for Limited FSA

How is it used? **9 of 10** used FSA
Avg. used - \$1,287

Health Savings Accounts

Who uses them? Nearly 1 in 2 accounts held by Millennials
Avg. Age 42
Prefers infographics, videos, decision support tools and chat.

What is being contributed? **\$3,265** avg. balance (up 27% in last 5 years)
HSA Balances
• 5-7% investing HSA; \$9,906 avg. investment balance
• 70% of have balance of <\$2,000
• Balances increase with age from avg. of \$1,110 for Gen Z to \$4,423 for Boomers.

How is it used? Most Need HSA for Current Expenses
Nearly 1 in 3 use HSA monthly
\$58 of \$100 of deposited funds are used in year.

Commuter Benefit Plans

Who uses them? 1 in 2 accounts held by Millennials; younger more likely to use transit; older more likely to use parking.
Prefers infographics, FAQs and tools. Likes account alerts.

What is being contributed? **\$382** avg. balance transit
\$264 avg. balance parking
1 in 3 uses entire balance each month

How is it used? 91% report using card; 19% using digital payments
1 in 3 need better understanding of what is eligible.

SOURCE: Benefit Resource, LLC - Metrics derived from account data and participant response information received between 7/22 and 1/23

Leveraging Technology in Service Delivery

Recent Enhancements



Centralized contact platform

- Integration of phone system and CRM
- Improved identification of participants
- Enhanced queue and call routing
- Callback option
- Email to case management
- Integration with online chat experience
- **FUTURE:** Leverage AI and predictive intelligence embedded in service recommendations

Upcoming and Forward-Looking Enhancements



Next Best Action

Anticipated Q3/Q4 2023 – Staggered release

- Leverage participant-level triggers and intelligence to recommend the “next best action” a participant can take to maximize the benefits and satisfaction with their accounts.



Introducing ChatBots

Anticipated release Q3 2023

- Chatbot function within BRIWeb for quick Q&A 24x7



Expanded Service Flexibility

Anticipated release Q3 2023

- SMS/Text interactions
- Participants able to switch from non-voice or self-service mode to assisted or voice mode during the interaction during business hours options



Claims Management and Intelligence

- Pilot recurring claims and claims automation options
- **FUTURE:** Enhanced algorithms and machine learning in claims and substantiation process

Payment innovation with security built-in

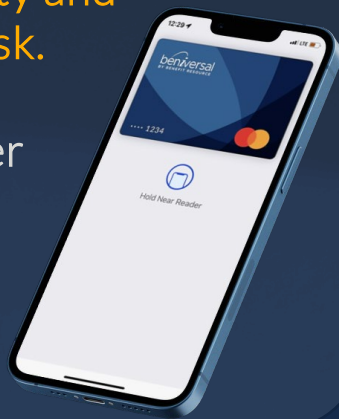
Digital Wallets

All Beniversal and eTRAC cards can be added to:



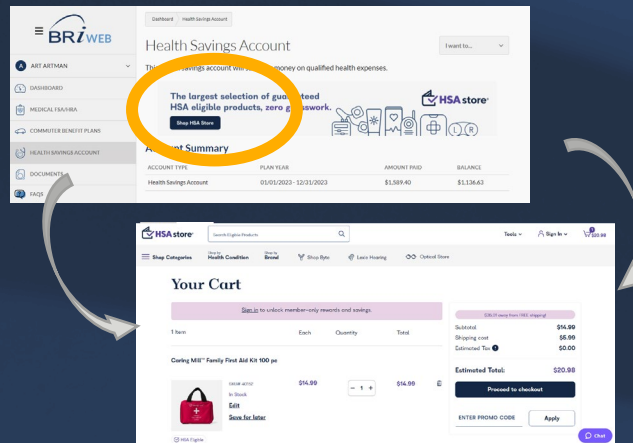
Card numbers are tokenized for added security and reduced fraud risk.

Bringing together convenience and security.



Direct Pay

Seamlessly access and pay for eligible items through FSA Store and HSA Store without ever entering card information.



Anticipated release – Summer 2023

Future Investments

Virtual card issuance – Ability to instantly receive cards while preventing cards from getting in the wrong hands.

Built with Security in Mind

- Leverage API data exchange to limit scope of data in transit
- Ensure PCI-compliance with handling and transmission of card details

Securing your Identity and Your Health in partnership with Mastercard

ID Theft Protection

Complimentary service for all
Beniversal Prepaid Mastercard Participants



Protect & Detect

Defend your personal information, secure your digital privacy and identify risk.

Alert

See suspicious activity and take action immediately.

Resolve

Repair problems quickly with help from resolution experts.

Provided in partnership with:



ID Theft Protection™

An Iris Powered by Generali service

Medical Fraud and Expense Management

Additional details regarding availability coming Summer 2023!



Medical Claim Monitor

Complimentary
Monitors HIPAA
Privacy breaches and
alerts. Resolution
team helps fix medical
records.



Medical Claim Auditor

90-day FREE trial
Tracks claims,
deductibles and
providers. Evaluates
claim for billing
accuracy



Medical Bill Savings

90-day FREE
trial
Negotiation
services to lower
overcharged bills /
claims

Provided in partnership with:



healthlock™

Tips to Consider for Technology and Benefits



Request a quote or schedule a plan review

FSA | HRA | HRA VEBA | HSA | COMMUTER BENEFITS | SPECIALTY/LIFESTYLE ACCOUNTS | COBRA | DIRECT BILLING

- 1) Reach out to your **assigned BRI representative**.
- 2) Complete the **post-event survey** and request a reach out.
- 3) Send an email to **info@BenefitResource.com**.



Thank You!

ANY QUESTIONS?