



Flexible Spending Accounts (FSA)

WHAT DOES THE BENIVERSAL FSA PROVIDE?

- Tax-free money for medical and dependent care expenses
- Convenient access to account funds through the Beniversal® Prepaid Mastercard®
- On-the-go account access with the BRIMobile app
- Streamlined online account support through BRiWeb
- Friendly and knowledgeable participant services representatives to assist with your questions

What are Flexible Spending Accounts?

Flexible Spending Accounts (FSA) are IRS-approved accounts that allow you to pay for eligible medical and dependent care expenses on a tax-free basis. When you enroll in an employer-sponsored Flexible Spending Account, your contributions are not subject to Federal, FICA and most state taxes. This means you bring home more money in your paycheck.

TERMS TO KNOW

- **Open enrollment:** The annually recurring window when you sign up for or re-enroll in your benefits.
- **Plan year:** The time frame during which your benefits are effective (generally twelve months).
- **Election:** The amount of money set aside into your FSA on a pre-tax basis.
- **Eligible expenses:** The qualified purchases you can pay for with the funds in your Medical FSA, Limited Purpose FSA (if offered) or Dependent Care FSA. See next page for sample lists.
- **Plan highlights:** A simplified outline of rules set by your employer indicating how your plan is set up, how much you can put in an account, what happens to funds at the end of the plan year, and the deadline for claim submissions. Plan highlights can be found by logging in at BenefitResource.com or are available from your employer's benefits representative.

FOUR FACTS YOU NEED TO KNOW ABOUT AN FSA

- 1 You need to set an election during Open Enrollment (or when you first become eligible). Open Enrollment only happens once a year.
- 2 You can make up to two elections—one for health-related expenses (Medical FSA or Limited Purpose FSA) and one for 'day care' expenses (Dependent Care FSA).
- 3 You cannot change your election unless you have a qualifying life event (i.e., marriage, birth, adoption, divorce, death).
- 4 You have a limited time period to use your FSA funds to pay for eligible expenses. Check your plan highlights for when you need to use your funds.

HOW MUCH WILL I SAVE?*

Calculate your personalized tax savings at BenefitResource.com.

Annual income	\$50,000	
Anticipated medical expenses	\$2,500	
	WITHOUT PLAN	WITH PLAN
Federal income tax paid (25%)	\$12,500	\$11,875
State income tax paid (6%)	\$3,000	\$2,850
FICA (7.65%)	\$3,825	\$3,634
TOTAL TAXES PAID	\$19,325	\$18,359
Wages after taxes	\$30,675	\$31,640
ANNUAL TAX SAVINGS		\$966

*The figures above are for illustration purposes only. Actual savings and tax rates may vary.

What are Eligible Expenses?

The type of FSA you choose will determine what you can buy with the funds. Below are sample lists of potential eligible expenses under each account. Refer to your plan highlights to verify whether an expense is eligible.

TYPES OF ELIGIBLE EXPENSES

- **Medical FSA eligible expenses** are qualified medical products and services and over-the-counter (OTC) drugs and medicines (including dental and vision).
- **Limited Purpose FSA eligible expenses** are qualified dental and vision expenses.
- **Dependent Care FSA eligible expenses** are qualified child day care, nursery school and/or adult day care expenses.

Always check your plan highlights to verify if an item is eligible under your plan. To search for more eligible items, visit BenefitResource.com/eligibilitylist.

MEDICAL FSA EXPENSES

A - G

- Acupuncture
- Alcoholism treatment
- Allergy treatments (if prescribed)
- Ambulance
- Asthma devices and medicines (if prescribed)
- Bandages
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Cancer screenings
- Carpal tunnel wrist supports
- Chiropractors
- Circumcision
- Coinsurance amounts
- Copayments
- Counseling, when used to treat diagnosed medical condition
- CPAP (continuous positive airway pressure) devices
- Crutches
- Dental sealants
- Dental services and procedures
- Diabetic supplies and insulin
- Diagnostic items/services
- Drug addiction treatment
- Drug overdose, treatment of
- Durable medical equipment
- Eye examinations, eyeglasses, vision materials (e.g. contact solution), correction procedures
- Flu shots
- Fluoridation services
- Guide dog

H - Q

- Hearing aids and equipment for hearing-impaired persons
- Hospital services
- Laboratory fees
- Lactation consultant

- Laser eye surgery, LASIK
- Lodging at hospital or similar institution
- Mastectomy-related special bras
- Medical alert bracelet or necklace
- Medical information plan charges
- Medical monitoring and testing devices (e.g. blood-sugar test kits)
- Medical practitioner's fee for online or telephone consultation
- Medical records charges
- Midwife
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Operations/surgeries
- Optometrist
- Organ donors
- Orthopedic shoe inserts
- Osteopath fees
- Ovulation monitor
- Oxygen
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs and medicines, for the purpose of medical care (not general health or cosmetic purposes)
- Preventive care screenings
- Prosthesis and artificial limbs
- Psychiatric care

R - Z

- Radial keratotomy
- Rehydration solution
- Screening tests (including cancer screening)
- Sleep-deprivation treatment
- Speech therapy
- Stop-smoking programs
- Transplants
- Transportation expenses for person to receive medical care
- Vaccines and immunizations
- Walkers/Wheelchair
- X-ray fees

OTC ITEMS

- Adult incontinence products
- Birth control products (e.g. prophylactics) (if allowed by your plan)
- Dentures and denture adhesives
- First aid kits and supplies (e.g. bandages)
- Health monitors (e.g. blood pressure, cholesterol, HIV)
- Heat wraps
- Heating pads, hot water bottles
- Medicine dropper/spoon
- Motion sickness devices
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)

LIMITED PURPOSE FSA EXPENSES

- Correction procedures
- Dental services and procedures
- Eye examinations
- Eyeglasses
- Fluoridation services
- Laser eye surgery, LASIK
- Orthodontia
- Vision materials (e.g. contact solution)

DEPENDENT CARE FSA EXPENSES

- Before/after school care
- Child care
- In-home dependent care
- Day care facility
- Nursery school
- Adult care

The two most common FSAs are a **Medical FSA** and **Dependent Care FSA**. You can have both accounts at the same time, but you must enroll in and fund separate elections for each. For individuals contributing to a Health Savings Account, you may have the option to select a Limited Purpose FSA instead of the Medical FSA.



MEDICAL FSA






(MEDICAL EXPENSES FOR YOUR FAMILY)

What are these funds used for? Funds can be used to pay for eligible medical expenses provided to you, your spouse, or eligible dependents.

When can I start using the funds in my account?

Your full plan year election is available to use on the first day of the plan year.

What is an eligible expense? You can use these funds to pay for expenses that primarily prevent, treat, diagnose or alleviate a physical or mental defect or illness. Common eligible expenses include:

-  Copayments, coinsurance, and deductible expenses
-  Dental care (e.g. exams, fillings, crowns)
-  Vision care, eyeglasses, contact lenses
-  Chiropractic care
-  Prescription drugs and over-the-counter drugs and medicines

What isn't allowed?

- You cannot use these funds to pay for expenses that are for personal care, cosmetic, or general health purposes.
- You cannot reimburse expenses from any other source (e.g. insurance).
- You cannot have a Medical FSA if you are enrolled in a Health Savings Account (HSA). However, a Limited Purpose FSA may be available.

What happens to funds I don't use? Check your plan highlights for information about how unused funds are treated.



DEPENDENT CARE FSA

(DAY CARE EXPENSES)


What are these funds used for? Funds can be used for a qualified person, who is often one of the following:

- A dependent child under the age of 13 for whom you can claim a tax exemption.
- A spouse or dependent who is physically or mentally incapable of self-care and for whom you can claim a tax exemption.

When can I start using the funds in my account?

Unlike a Medical FSA, your entire Dependent Care FSA balance is not available at once. Dependent Care funds become available as they are deposited from payroll.

What is an eligible expense? You can pay for expenses that enable you or your spouse to be gainfully employed, look for work, or attend school full-time. Common eligible expenses include:

-  Before and after school care, child care, in-home dependent care, day care in a facility, nursery school, and adult care

What isn't allowed? You cannot use these funds to pay for services provided for education, overnight camps, or services provided by the child's parent or other dependent for income tax purposes. You also cannot claim a federal tax credit for any expenses reimbursed through your Dependent Care FSA. Consult a tax professional to determine if a Dependent Care FSA or the federal tax credit would be more advantageous.

What happens to funds I don't use? Expenses must be incurred within the plan year. Refer to your plan highlights for deadlines to submit claims.



MEDICAL ESTIMATE

Estimate out-of-pocket medical services for you, your spouse, and your eligible dependents.

GENERAL EXPENSES

Office visits/doctor's fees
(actual cost if deductible applies
or total copayments) \$ _____

Immunizations/vaccines \$ _____

Laboratory fees/X-rays \$ _____

Over-the-counter drugs and medicines \$ _____

Prescription drugs \$ _____

SUBTOTAL \$ _____

VISION

Corrective eye surgery
and eye wear \$ _____

Eye exams \$ _____

Prescription glasses \$ _____

Contact lenses \$ _____

SUBTOTAL \$ _____

SPECIALTY EXPENSES

Emergency room/hospital bills \$ _____

Hearing aids \$ _____

Specialists or alternative medicine
(Acupuncture, chiropractor, physical
therapy, specialists fees, etc.) \$ _____

Surgery \$ _____

Other expenses \$ _____

SUBTOTAL \$ _____

DENTAL

Cleanings, exams, fillings,
and procedures \$ _____

Orthodontia \$ _____

X-rays \$ _____

SUBTOTAL \$ _____

TOTAL ESTIMATE: \$ _____

DEPENDENT CARE ESTIMATE

Estimate out-of-pocket expenses related to non-medical care for your dependents.

DEPENDENT CARE EXPENSES

Adult day care \$ _____

Child day care or in-home
dependent care \$ _____

Nursery school \$ _____

TOTAL ESTIMATE: \$ _____

TAX SAVINGS ESTIMATE

Estimate your total annual tax savings.

A. Total medical estimate (see plan
highlights for the maximum limits that may apply) \$ _____

B. Total dependent care estimate (see plan
highlights for the maximum limits that may apply) \$ _____

C. Total expenses (line A + line B) \$ _____

D. Tax rate (enter what you pay in total for
Federal, State, and Local taxes. If uncertain,
use 30% of your gross salary) \$ _____

E. FICA (includes Social Security and Medicare) \$ _____

F. Total tax rate (line D + line E) \$ _____

**ESTIMATED ANNUAL
TAX SAVINGS** (line C x line F) \$ _____

Use our free FSA calculator to help estimate your expenses: BenefitResource.com/estimate.

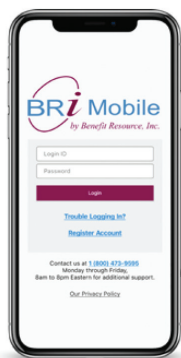
THE BENIVERSAL MASTERCARD

The Beniversal Prepaid

Mastercard can be used at qualified merchants providing medical products and services (doctors, dentists, medical labs, hospitals, medical supply stores, vision centers, certain drugstores, and retail merchants). A list of these merchants is available at our website. The card also allows for contactless payments through Apple Pay®, Samsung Pay® and Google Pay®.



When using your card, always save your itemized receipts. With an FSA, the IRS requires Benefit Resource (BRI) to verify that 100% of transactions are for eligible expenses. Since some qualified merchants also offer services/items that are not eligible, we may contact you requesting documentation to verify a transaction.



DOWNLOAD THE BRiMobile APP

BRiMobile is your on-the-go account access. View balances and recent transactions, submit claims, send receipts, or sign up for text alerts. The BRiMobile app is available for both Apple and Android in your device's app store.

CONTACT PARTICIPANT SERVICES

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



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



ParticipantServices@BenefitResource.com



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

LOG IN TO YOUR BRiWeb ACCOUNT

BRiWeb is your secure participant login for managing your accounts with BRI. BRiWeb allows you to view balance and transaction information, submit claims, download plan documents and more. To get started, go to BenefitResource.com.

- Click the participants tab and select “login.”
- Select “register an account.” You will need to assign yourself a personal login ID and password, and you will need the company code and member ID provided to you by your employer available during registration.
- Once logged in, a dashboard will provide a quick snapshot of your account(s). To manage your FSA, navigate to the “Medical FSA” tab.

For additional resources and to learn more about your accounts, please visit the Participant Resources page on our website.

SUBMIT A CLAIM

If you are not using the Beniversal card or if you have Dependent Care expenses, you can submit a claim with your itemized receipt or supporting documentation. Claims can be submitted three ways:

- 1 Online at BenefitResource.com
- 2 Through the BRiMobile app
- 3 By faxing/mailling a claim form

Direct Deposit: Set up your account on our website and get reimbursements faster!

The first step when setting up an FSA is to **determine your election amount(s) for Medical FSA and Dependent Care FSA separately**. Use the worksheet in this booklet or our free online FSA calculator to estimate your expenses. Check with your employer or review your plan highlights for any minimum or maximum limits that may apply, any restrictions on eligible expenses, and to see what happens to funds that you do not use by the end of the plan year. Plan highlights can be found on our website or are available from your employer's benefits representative.



I'm always pleased when I don't need to contact an organization for help or to sort out problems because it means the business is doing a lot of things right to avoid trouble in the first place."

— Beniversal FSA participant

ENROLLING IN YOUR FSA

Your employer will provide you with detailed instructions regarding enrollment. If online enrollment is offered by your employer, go to BenefitResource.com.

- Click the participants tab and select "login."
- Select "register an account." You will need to assign yourself a personal login ID and password, and you will need the company code and member ID provided to you by your employer available during registration.
- Once logged in, select the Enrollment/Changes tab.

BEGIN USING YOUR ACCOUNT

If you have enrolled in a Medical FSA for the first time and the Beniversal card is offered, it will arrive in a plain white envelope. Once you receive your card, activate it by calling the number on the activation sticker.

If you already have a Beniversal card, you can continue to use the card through the expiration date. If you are not using a card or have expenses from your Dependent Care FSA, you can begin submitting claims for reimbursement.



245 Kenneth Drive | Rochester, New York 14623-4277
Toll-free: (866) 996-5200 | Fax: (585) 424-7273 | BenefitResource.com

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Beniversal Commute

YOUR ANSWER TO TAX-FREE MASS TRANSIT AND PARKING BENEFITS

REDUCE WHAT YOU AND EMPLOYEES PAY IN TAXES

Benefit Resource (BRI) focuses on maximizing participation, which translates to higher tax savings for you and your employees. Our engaging educational resources, combined with both in-person and web enrollment support, result in many employers seeing participation rates as high as 60-70% with BRI — which far exceeds industry averages.

SAVE TIME ADMINISTERING YOUR PLAN EACH MONTH

BRI focuses on streamlined administration, powered by our proprietary card technology — Beniversal® Prepaid Mastercard® — and robust online administration tools. There are no passes or vouchers to order and distribute. You simply initiate a payroll deduction — we take care of the rest.

A SINGLE SOLUTION FOR ALL OF YOUR LOCATIONS

If you employ people across the country, we have you covered. The Beniversal card can be used at all qualified mass transit and parking vendors that accept Debit Mastercard. You no longer need to manage multiple relationships for your commuter benefits program.

EXPERIENCE AND TECHNOLOGY MAKE A DIFFERENCE

BRI pioneered the card technology used to properly identify and adjudicate eligible mass transit and parking expenses — we've been providing cards since 2001. Through our years of experience, and millions of transactions processed, we have refined the technology and merchant approvals. This provides higher acceptance rates than those offered by other card programs.

THE BASICS

- A Commuter Benefit Plan is an employee benefit offered in accordance with Section 132(f) of the Internal Revenue Code.
- Plan funds must be used for qualified workplace commuting expenses. These may include: buses, trains, subways, ferries, van pools, and qualified parking expenses.
- Participants will make a monthly election for mass transit and parking separately. The maximum tax-free amount is limited by the IRS and is subject to change. The current limits are available at [BenefitResource.com](https://www.benefitresource.com).
- Participants will generally make elections for the full cost of their fare to ensure they can make their purchases with the Beniversal card. Any amounts exceeding the tax-free limits are taken on an after-tax basis.

SERVICE-ORIENTED STAFF WITH LOCAL SUPPORT

While many companies may say they are committed to customer service, BRI is proud to demonstrate it every day. Our participants are consistently rating BRI at 95% or higher for customer satisfaction, speedy reimbursement, and professional, courteous service. And 96% of our clients say they would recommend BRI to another employer.

Additionally, clients are continually pleased with our understanding of the local transit and parking environments, along with our in-person support for major metropolitan areas.

How Does Beniversal Commute Work?

STARTING YOUR MASS TRANSIT AND PARKING PLAN

BRI offers convenient web and electronic enrollment options, along with flexible funding arrangements. Employees will have the option of enrolling in a mass transit and parking account separately.

ACCESSING ACCOUNT FUNDS

After initial enrollment, participants will receive the Beniversal Prepaid Mastercard for use at qualified mass transit and/or parking vendors accepting Debit Mastercard.



The Beniversal card can be used to pay merchants directly, load funds to an existing transit or parking account, enroll in an auto-reload program, and to make an online transit or parking purchase.

When not using the Beniversal card for a parking expense, participants can submit a claim through the Secure BRiWeb Participant Login, through the BRiMobile app, or by faxing/mailling a claim form.


PERSONAL SUPPORT

Each client is assigned a support team. Your **Consumer Directed Benefits Specialist** will serve as your day-to-day contact for processing and program questions, while your **Assigned Account Executive** will provide overall management of your programs.

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

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

 ParticipantServices@BenefitResource.com

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

CONVENIENT TOOLS FOR MANAGING ACCOUNTS

- **BRiWeb:** Our secure online portal provides employer and participant logins for managing accounts, viewing balances and reports, and accessing valuable resources. Contact us to schedule a personalized demo of BRiWeb.
- **BRiMobile app:** On-the-go participant account access makes it easy to view balances, review transactions, and submit claims. BRiMobile is available from the Apple App Store or Google Play.
- **Real-time account alerts:** Participants can opt-in to receive real-time alerts via email or text for balance and transaction activity.

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

TAX SAVINGS EXAMPLE

	PER EMPLOYEE	PER 150 EMPLOYEES
Monthly commuter expense	\$125	\$18,750
Annualized commuting expense	\$1,500	\$225,000
ANNUAL EMPLOYEE TAX SAVINGS	\$450	\$67,500
ANNUAL EMPLOYER TAX SAVINGS	\$115	\$17,212

*The figures above are for illustration purposes only. Actual savings and tax rates may vary.

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

BRI is proud to provide a full suite of tax-free benefit accounts and supplemental services. By combining services with us, you are able to provide a more robust account offering while saving time and money administering your benefits. Ask us how you can take advantage of our other services, including Flexible Spending Accounts, Health Savings and Reimbursement Accounts, and COBRA and Direct Billing Administration Services.



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WHAT TO EXPECT AFTER ENROLLING IN AN HSA

You've finished enrolling in your Health Savings Account (HSA) with Benefit Resource (BRi)! Here's what you'll receive over the next two weeks after opening your HSA:

- **1-2 business days:** an email confirming that your account has been opened.
- **5-10 business days:** a welcome letter from Benefit Resource and UMB that includes your account number and key information about how to access and use your account.
- **10 business days:** Beniversal® Prepaid Mastercard® will arrive in a plain white envelope. Money will start showing up on the card as you fund your HSA. See the card mailer for more details.



Important information about procedures for opening a new account: Federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow your identity to be verified. You may also be asked to provide a copy of your driver's license or other identifying documents. Requests for additional information will come from UMB. You will be asked to respond within 15 days to ensure your account remains open and account access is not affected.

ONGOING COMMUNICATIONS

Once your account has been established, you will receive the following ongoing communication items:

1 ACCOUNT STATEMENTS

You will automatically receive a monthly paper statement for a \$1.00 fee. Avoid this fee by logging into your account through BRiWeb and updating your statement preferences to receive electronic statements.

2 IRS FORM 1099-SA

- Mailed by January 31 each year
- Provides a record of your HSA withdrawals
- Access a year-end summary at [BenefitResource.com](https://www.BenefitResource.com)

This document, along with a W-2 from your employer, will be used to report activity involving your HSA when filing your taxes.

3 IRS FORM 5948-SA

- Provided between April 15 and May 31 each year
- Gives confirmation of your HSA contributions

This document is provided for record keeping purposes only and does not require any action.

Pro Tip: Receive real-time account updates by signing up for BRiAlerts.

TIPS FOR MANAGING YOUR ACCOUNT


Login to BRiWeb: BRiWeb is your secure account management center from BRi, giving you complete access to your HSA, including Beniversal Card transactions, account statements, account management and more!


Easily register with your Company Code and Member ID, provided by your employer.


Download BRiMobile: Get on-the-go access to your account balance and transaction information. Available from the Apple App Store or Google Play.

To log in, use your BRiWeb Login ID and Password. Follow the on screen instructions to register.

Contact Us: Participant Services is available to assist with your questions.

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