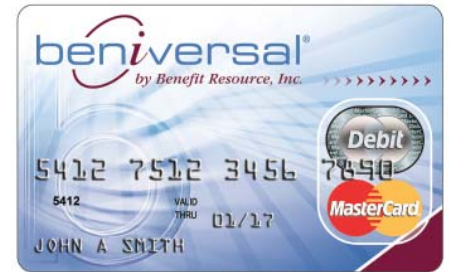


How do I access my FSA?

Use the Beniversal Card (if offered)

The Beniversal Prepaid MasterCard can be used at qualified merchants providing medical products and services, such as: doctors, dentists, medical labs, hospitals, medical supply stores, vision centers and certain drugstores and retail merchants. (A list of drugstores and retail merchants is available at www.BenefitResource.com).



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

Requested receipts and documentation for card transactions can be submitted online at www.BenefitResource.com, through the BRiMobile app or by fax/mail. Instructions will be provided in the request.

Submit a Claim

When not using the Beniversal Card or for Dependent Care expenses, you can submit a claim with your itemized receipt or supporting documentation. Claims can be submitted:

- Online at www.BenefitResource.com

Once logged in to your account, go to the FSA/HRA tab and select Submit Online Claim. Follow the on screen instructions.

- Through the BRiMobile app

Download the BRiMobile app from the Apple App Store or Google Play.

- By faxing/mailing a claim form

Claim forms can be downloaded and printed from www.BenefitResource.com.

Reimbursements are paid weekly. To receive your reimbursements by direct deposit, please log into www.BenefitResource.com and set up your direct deposit account information.



Log in to BRiWeb

BRiWeb is your secure participant login for managing your accounts with Benefit Resource. BRiWeb allows you to view balance and transaction information, submit claims, download plan documents and much more.

To log in, go to www.BenefitResource.com:

1. Click Participants under Secure Login.
2. Once on the Participant Login page, please enter:

Company Code: tka

Login ID: SSN

Initial Password: 5 digit home zip code (You will be prompted to change the password upon initial login.)

3. BRiWeb will open to a Dashboard which provides a quick snapshot of your account(s) and profile. To manage your FSA, select the FSA/HRA tab.

To view a quick video demo of BRiWeb, visit the Resource Center at www.BenefitResource.com.



Download the BRiMobile app

BRiMobile is your on-the-go account access to view balances and recent transactions, submit claims and send receipts. BRiMobile app is available for iPhone, iPad and Android devices. Learn more at www.BenefitResource.com/tools or download the app from the Apple App Store or Google Play.



Contact Participant Services

Participant Services is available to assist with your questions by phone, chat and email. Representatives are available in English and Spanish.

Phone: (800) 473-9595, Monday - Friday, 8am - 8pm (Eastern Time)

Email: ParticipantServices@BenefitResource.com

Live Chat: Available through the participant login at www.BenefitResource.com, Monday - Friday, 8am - 5pm (Eastern Time).

For more information on these or other account information, please visit us at www.BenefitResource.com.

Getting Started

1. Determine your election amount(s) for Medical FSA and Dependent Care FSA separately.

Utilize the *FSA Expense & Tax Savings Estimate Worksheet* in this booklet or visit www.BenefitResource.com to access the online calculators.

TIPS: Be a little conservative in your estimates. Check your Plan Highlights to see what happens to funds that you do not use by the end of the plan year. Also, be sure to check with your employer or review your Plan Highlights for any minimum or maximum limits that may apply, along with any restrictions on eligible expenses.

2. Enroll in the FSA

Your employer will provide you detailed instructions regarding how and when enrollment will need to be completed.

If online enrollment is offered by your employer, go to www.BenefitResource.com, click on Participants under Secure Login. To log in, enter:

Company Code: Provided by your employer

Login ID: Default Login ID selected and provided by your employer.
You may change it upon initial login.

Initial Password: 5 digit home zip code

(You will be prompted to change the password upon initial login.)

Once logged in, go to the FSA/HRA tab and select the enrollment link. Follow the on screen prompts to complete your enrollment.

3. 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 from Benefit Resource. Once you receive your card, you will need to 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 dependent care expenses, you can begin submitting claims for reimbursement.

Please check with your employer or refer to your Plan Highlights regarding any restrictions that may exist regarding eligible expenses and time frames for using funds and reimbursing eligible expenses.

Questions?

Visit us online at: www.BenefitResource.com

Contact us: (800) 473-9595, Monday - Friday, 8am - 8pm (Eastern Time), by email at ParticipantServices@BenefitResource.com or with Live Chat via participant login at www.BenefitResource.com, Monday - Friday, 8am - 5pm (Eastern Time)

What do participants think of their Beniversal FSA?

"Everyone is very helpful and responsive. I've used the Live Chat a few times- I love it!!!!"

"The BRI staff have always been very helpful, courteous, and knowledgeable; and your website is very user-friendly. Keep it up!"

"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."

"I recommend daily that my co-workers get this card!"

