

Beniversal Card

THE ALL-IN-ONE CARD SOLUTION FOR YOUR BRI BENEFITS

Whether participants are trying to catch a train or pick up prescriptions, they should have a simple, no-hassle experience. This concept becomes a reality through the Beniversal® Prepaid Mastercard®. Participants can conveniently access funds for eligible expenses of the card-based plans they are enrolled in with BRI.

The card utilizes merchant, terminal, and card payment rules to create a simple, convenient payment experience. With just a swipe of the card at a qualified merchant that accepts Debit Mastercard, funds for the transaction are deducted from the applicable account.



USING THE BENIVERSAL CARD

HEALTH CARE SERVICES AND EXPENSES

The Beniversal Card can be used at qualified merchants.* For a Medical FSA, HSA or HRA, these merchants include:

- Chiropractors
- Doctors, hospitals
- Medical labs
- Dentists, orthodontists
- Medical supply stores
- Vision centers
- IIAS merchants
- 90% merchants

*Refer to your Plan Highlights to make sure an expense is eligible under your plan.

MASS TRANSIT AND PARKING EXPENSES

Participants have instant access to Commuter funds at approved merchants. Here are some ways to use the card:

Pay at the point-of-service	The Beniversal Card can be used directly at approved merchants providing mass transit and parking services.
Pay based on a bill or invoice	Participants can use their Beniversal Card to initiate payment if they receive a bill or invoice for parking services.
Link to a reloadable mass transit card	If a participant utilizes a reloadable mass transit card, the Beniversal Card can be linked to it as the funding source.

OTHER POTENTIAL EXPENSES

Employers can choose to make Dependent Care FSA and Specialty Reimbursement Account expenses available on the Beniversal Card. Some key things to know:

- **Dependent Care FSA:** Pre-payments for Dependent Care using the Beniversal Card are not eligible per IRS guidelines. Providers must have a Merchant Category Code for aftercare or transactions may decline.
- **Specialty Reimbursement Account:** Providers must have a Merchant Category Code related to expenses eligible under the plan or transactions may decline.

ALWAYS KEEP YOUR RECEIPTS!

The IRS requires administrators like BRI to ensure that 100% of FSA/HRA funds are used for eligible medical expenses.

- In the event that we cannot determine with certainty that the expense is eligible, we will directly contact the participant asking for further documentation via an itemized receipt.
- An itemized receipt must contain the provider name, type of service, date of service, and cost of service. For health care expenses, a copy of EOB typically contains all the required information.
- For HSA transactions, we will not request additional documentation, but participants should retain all receipts in case they are ever audited by the IRS.

ACTIVATING YOUR BENIVERSAL CARD

The Beniversal Card will arrive in a plain white envelope. Once received, you should:

- Sign your card(s) immediately. Additional cards can be signed and used by an eligible spouse or dependent.
- Activate your card by calling the toll-free automated number on the activation sticker or through BRIWEB.

Wait until the effective date of your plan to use your card.

Setting up a PIN: To receive a PIN for DEBIT card transactions, please call (855) 247-0198. Alternatively, you can select "CREDIT" to sign for a purchase.

MASTERCARD ID THEFT PROTECTION™

This **FREE service**, available to all Beniversal Cardholders, scours the Internet for credentials and provides end-to-end, white-glove resolution services to restore consumer identities.

- **Identity Theft Alerts:** Alerts individuals of possible compromise of personal credit or debit card, health/vision/dental ID numbers, SSN, driver's license, passport, bank account numbers, email addresses, and other personal information.
- **Lost Wallet Restoration:** Identifies and cancels all lost cards and documents, contacts document issuers, completes reuquires forms, and Initiates fraud affidavit and police reports for stolen wallets.
- **Identity Restoration:** Experts guide individuals through the process of notifying the major credit reporting agencies, cancelling and replacing cards, and assisting with paperwork to alert various parties of potential fraud.

Visit mastercardus.idprotectiononline.com and enter the first 6 digits of your Beniversal Card. Then, just determine what information, cards, and accounts you want monitored.

THE BENEFITS OF A DIGITAL WALLET

Participants can enable their card for contactless payments through Apple Pay®, Google Pay®, and Samsung Pay® digital wallets to pay for eligible expenses at healthcare or commuting locations from your mobile device.**

By taking advantage of this feature, you reduce the risk of:

- **Private information exposure.** Actual linked payment card data is never shared with the merchant while making purchases. So if that merchant is hacked, that information is safe.
- **Exposure to germs.** Limit exposure to publically used items such as commuter turnstiles, retailer's registers, and health provider checkout areas.

Learn more by visiting our FAQ page.

**Acceptance of digital wallets varies widely and can be different from merchant location to location. However, users can continue to access account funds through their physical card if digital wallets are not accepted.

***Standard text messaging and/or data rates from your wireless service provider may apply.

FREQUENTLY ASKED QUESTIONS

WHAT DOLLAR AMOUNT IS AVAILABLE ON THE CARD AFTER IT'S ACTIVATED?

- **Medical FSA/HRA:** The total amount elected for the current plan year minus prior payments and reimbursements.
- **Commuter:** The total amounts posted to your account(s) minus prior payments and reimbursements.
- **HSA:** The total contributions posted to your account minus prior payments and withdrawals.

WHY IS THE CARD NOT WORKING?

- It has not been activated
- Account balance is less than full expense
- Items not eligible under your plan
- Non-qualified merchant
- Merchant not registered in an eligible network
- Merchant is having technical problems
- Address given to merchant does not match address on file with card

HOW CAN INDIVIDUALS FIND THEIR BALANCE?

- Login to BRIWEB or BRIMOBILE
- Sign up for email/text*** notifications through BRIWEB or BRIMOBILE
- Call our 24/7 automated Quick Balance Line

WHAT IF THE CARD IS LOST?

Report it immediately by calling (800) 473-9595. Replacement cards can be provided.

FOR QUESTIONS OR ASSISTANCE, CONTACT PARTICIPANT SERVICES

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

 (800) 473-9595 (M - F, 8am - 8pm (ET))

 ParticipantServices@BenefitResource.com

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