

## What to Expect during HSA Enrollment

### Account Opening Communication

Once enrolled in a Health Savings Account (HSA) with Benefit Resource, Inc. through our partnership with UMB Bank, n.a., you can expect to receive a series of communications regarding your new account. Please watch for the following items:

1. **Account Welcome Email** (1-2 business days after account opening): Benefit Resource will send you an email confirming that your account has been opened.
2. **Welcome Letter** (5-10 business days after account opening): You will receive a joint communication from Benefit Resource and UMB which provides your account number and other important details regarding accessing and using your account.
3. **Beniversal® Prepaid MasterCard®** (approximately 10 business days after account opening): If you have not previously received a Beniversal Card, it will arrive in a plain white envelope. It contains two cards along with card terms and conditions. If you already have a Beniversal Card for other accounts, HSA funds will be made available on the card as they become available in the HSA. See the card mailer for additional details regarding card use.



**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, 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 either [participantservices@BenefitResource.com](mailto:participantservices@BenefitResource.com) or [HSA.CIPSupport@umb.com](mailto:HSA.CIPSupport@umb.com). You will be asked to respond within 15 days to ensure your account opening request can be completed and account access is not affected.

### Ongoing Communication

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

1. **Account Statements:** By default, you will receive a quarterly paper statement. There is a fee of \$1.50 charged per statement, which will be deducted from the balance of the HSA. To avoid this charge, you can update your statement preference to electronic statements by logging in at BRiWeb.com.
2. **IRS Form 1099-SA:** IRS Form 1099-SA will be mailed by January 31 of each year to provide a record of withdrawals from the HSA. A year-end summary may be accessed from [www.BenefitResource.com](http://www.BenefitResource.com). These documents, along with a W-2 from your employer, will be used to report activity involving your HSA when filing your taxes.
3. **IRS Form 5498-SA:** IRS Form 5498-SA is provided between April 15 and May 31 each year as confirmation of contributions to the HSA. *This is provided for record keeping purposes only and does not require any action.*
4. **Periodic Communications:** Benefit Resource may send you periodic communications regarding your account and any changes that may impact how you are using your account.

### Managing Your Account

To ensure you have a positive experience with your HSA, please use the following contact information and resources:

- **BRiWeb Secure Login – [www.BenefitResource.com](http://www.BenefitResource.com):** Through BRiWeb, you will have complete access to your HSA and other benefit accounts including: detailed Beniversal Card transaction information, HSA Account Statements (Statement delivery preference), Online Bill Payment, Online Transfers and Investment Account Management

#### To log in at [www.BenefitResource.com](http://www.BenefitResource.com), you will need:

**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)

- **BRiMobile App:** The BRiMobile app provides convenient on-the-go access to your account balance and transaction information. Download the BRiMobile app from the Apple App Store or Google Play. Additional information available at [www.BenefitResource.com/tools](http://www.BenefitResource.com/tools)

#### **There are two options for logging into the BRiMobile app.**

(A) Use you BRiWeb Login Credentials (see above)

(B) Use your Beniversal Prepaid MasterCard and CVV

Once you have successfully logged in, you can set a login PIN for future use.

- **Phone:** Contact Benefit Resource Participant Services at (800) 473-9595, Monday - Friday, 8am - 8pm (Eastern Time) or email [participantservices@BenefitResource.com](mailto:participantservices@BenefitResource.com).

The Beniversal Card is issued by The Bancorp Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Card accepted at qualified merchants accepting Debit MasterCard. See Cardholder Terms & Conditions for the specific details and terms of use of the Card.

HSA Custodial Services are provided by UMB Bank, n.a.; Member FDIC. A separate HSA Custodial Agreement will govern the HSA Custodial Account.