



Bundle your health and benefits solutions to provide better outcomes for all



When you spend less time juggling health and benefits vendors, you can spend more time ensuring your total rewards program enriches the lives of your employees.

Benefit Resource (BRI) offers a suite of solutions to help you minimize vendor complexity, meaning you have less to worry about and your employees gain a simplified benefit experience.

Employees are at the center of everything we do. Our products can help you attract and retain talent with exceptional benefits. Let's work together to deliver the best for the people who count on you.

Connect with us



Jennie Boeckmann
Channel Partnership Director Payroll/HCM
jennie.boeckmann@inspirafinancial.com
517-285-8878

Choose the best benefits for your business

BRI is your one-stop shop for benefits, whether you need one solution or a whole package. Take a look at our breadth of offerings.

Health savings accounts (HSAs)

When employers offer an HSA with a qualifying high-deductible health plan (HDHP), employees can save for future out-of-pocket expenses; invest and potentially grow their funds; and reap the advantages of the triple-tax advantage. This means contributions are excluded from taxable income, distributions are tax-free, and investments grow tax-free if the funds are used for eligible medical expenses. Employers benefit by having reduced payroll taxes and lower employer health care costs from the HDHP. It's a win-win-win.

Employees can use the BRIMOBILE app for easy account management, and choose their preferred way to pay for eligible expenses. They can use Beniversal® Prepaid Mastercard® to pay an expense directly from the HSA. Or, they can pay with cash, check, or personal account and reimburse with HSA funds.

Flexible spending accounts (FSAs)

Health care | Limited purpose | Dependent care

With a health care FSA, accountholders can contribute pre-tax dollars from their paycheck to pay for eligible medical, prescription drug, and other health-related expenses not covered by their insurance. Make it easier to manage and use health care FSA funds by checking for eligible FSA items using the barcode scanner on the BRIMOBILE app, for easy decision-making on the go. BRI makes it simple for accountholders to pay for eligible expenses by using the Beniversal Card or paying themselves back by submitting a claim online or on the BRIMOBILE app.

Benefits such as limited purpose FSAs and dependent care FSAs can also offset costs for eligible dental and vision expenses or child care expenses, respectively.

Health reimbursement arrangements (HRAs)

Standard | Retiree | Individual coverage | Specialized

An HRA is a tax-free, employer-funded health account that helps employees pay for qualified health care expenses – similar to an HSA, but fully funded by the employer vs the employee. You, as the employer, decide how much to contribute, which expenses are eligible for coverage, and what the reimbursement limits will be. And, you can claim a tax deduction for the reimbursements you make.

An HRA can be offered alongside a FSA or as a limited option alongside an HSA benefit to provide extra financial assistance to help with out-of-pocket costs that may not be covered by those funds. With an HRA, the employer pays only for the amount spent by the employee. Depending on your plan design, unused funds may roll over to the next year.

SOLUTIONS

COBRA and direct billing administration

Consolidated Omnibus Budget Reconciliation Act (COBRA) allows qualified workers to keep their group health insurance for a limited time after a change in their plan eligibility. COBRA is notoriously complex to administer and requires specialized expertise and understanding. BRI provides plans with the tools you need to comply with COBRA obligations.

Direct billing offers plan sponsors a solution to bill individual members directly, including retirees, employees on leave of absence, long-term disability, or anyone no longer on payroll.

Lifestyle spending accounts (LSAs)

A lifestyle spending account (LSA) is an employer-sponsored benefit providing post-tax funds for various everyday needs and wellness expenses, such as gym memberships, child care, and mental health services. Unlike FSAs or HSAs, LSAs are fully funded by the employer and considered taxable income, offering employees flexibility and empowering them with greater choice for a healthier work-life balance.

Commuter benefits

Our online solution is an easy way to help save money on eligible work-related mass transit and parking expenses. Accountholders can make monthly elections and our Beniversal Card can be added to a digital wallet and used to pay for eligible transportation.

Adoption assistance

Adoption assistance works like an FSA. Employees can contribute tax-free money from their paycheck and use the funds towards eligible adoption expenses. These accounts are “use it or lose it.”



The BRI difference

Imagine managing employee benefits without stress. At BRI, we understand the complexities involved, and believe it should be simple and hassle-free. We find solutions that save time, keep administration costs low, and deliver an outstanding service experience.

Client resources

- ✓ Single point of contact
- ✓ Integration with nearly any HRIS, BenAdmin, or payroll system
- ✓ Convenient funding options
- ✓ Secure online administration with file upload, online enrollment, and on-demand reporting
- ✓ Educational resources and support during open enrollment and throughout the year

Accountholder resources

- ✓ Support via phone, email, and live chat
- ✓ Single card solution with sophisticated auto-adjudication technology to minimize follow-up
- ✓ Secure 24/7 access to account information and resources, including online claim entry
- ✓ Mobile resources for account management and multiple ways to check their account balance
- ✓ Educational materials in English and Spanish



BRI is an Inspira Financial Solution, a trusted provider of health, wealth, retirement, and benefits solutions that strengthen and simplify the health and wealth journey. For more information about our products and services, visit benefitresource.com

Benefit Resource, LLC is an affiliate of Inspira Financial Health, Inc. and Inspira Financial Trust, LLC. Benefit Resource, LLC and its affiliates do not provide legal, tax or financial advice. Please contact a professional for advice on eligibility, tax treatment and other restrictions. Inspira and Inspira Financial are trademarks of Inspira Financial Trust, LLC. The Beniversal Prepaid Mastercard is issued by The Bancorp Bank, N.A., pursuant to a license by Mastercard International Incorporated and may be used for eligible expenses everywhere Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

This material is for informational purposes only. It is not an offer of coverage and it does not constitute a contract. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.

HSA's are administered by Benefit Resource, LLC, an Inspira Solution, and custodied by Inspira Financial Health, Inc. Investment services are independently offered through an independent, third-party registered investment advisor, Morningstar, Inc., and powered by DriveWealth brokerage technology in collaboration with First Dollar. The HSA investment account is an optional, self-directed service, and neither Benefit Resource, LLC nor any of its affiliates provide investment advice. By transferring funds into an HSA investment account, you will be exposed to a number of risks, including the loss of principal, and such funds are not FDIC or NCUA insured, or guaranteed by Benefit Resource nor any of its affiliates. You should always read the prospectus for the funds you intend on purchasing. The prospectus describes the funds, investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investing through the Benefit Resource platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and the Investment Agreement. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.