



Funding Options – (Most Popular)

Zero Balance Account (Can be chosen for debit card and non-debit card plans)

Claims based funding with a deposit.

Debit card activity and manual claim reimbursement (checks & direct deposit) will be linked directly to the BBP Admin's bank account.

Debit Card Funding will be paid daily from the BBP Admin bank account at end of day.

Manual Claim Funding (Checks & Direct Deposits) will be processed every Saturday. Direct Deposits will post to the participant account as early as Monday latest by Wednesday depending on their bank, and any checks will be printed and mailed by the following Wednesday.

Zero Balance Account Reporting – Client will receive an email every Monday on aggregate funding for the week. On Tuesday BBP Admin's bank will pull all funding. On Tuesday or Wednesday of the week group/employer will receive a detailed report breakdown of person, date, account and amount that equals total amount of aggregate funding.

Deposit (If Debit Card is chosen) – BBP Admin will have to pay MasterCard claims daily for all debit card swipes. Based on BBP Admin having to pay debit card claims daily this funding requires BBP Admin to have a weekly deposit of funds from the group/employer. This is a onetime deposit that will be an average of your weekly usage. Please see bank chart on second page. Depending on your annual election flow there is listed an estimated weekly deposit. In future year when there is weekly history our bank reserves the right to request a new weekly deposit with 30 days' notice.

Direct Link Funding (Can be chosen for debit card and non-debit card plans)

Debit card activity and manual claim reimbursement (checks & direct deposit) will be linked directly to the group/employer bank account.

Debit Card Funding will be paid daily from the employer bank account at end of day. It will be one aggregate funding amount for all debit card activity for that day.

Manual Claim Funding (Checks & Direct Deposits) will be processed every Saturday. Direct Deposits will post to the participant account as early as Monday latest by Wednesday depending on their bank, and any checks will be printed and mailed by the following Wednesday.

SPECIAL NOTE CHECKS - Checks are mirrored to look like group's checks. The checks will have the employer account and routing number on them along with their signature. There is an additional signature form to complete for checks, and the employer needs to notify their bank to expect "mirrored" checks. Any stop payment fees to participants for non-cashed checks are the responsibility of the employer.

Direct Link Reporting – Client will receive daily email reports about funding activity for debit cards. For manual claim funding the employer will receive weekly reporting every Tuesday.

Zero Balance Account & Direct Link (Hybrid) (Direct Link POS and BBP Admin Manual)

Hybrid of the above two. Just no Deposit. Debit card activity will be linked directly to the group account and manual claims will be linked to BBP Admin bank account. All other reporting and rules are the same as above.

Estimated Deposit Chart

Total Annual Election Amount	Estimated Deposit
\$0 - \$1,499	\$500
\$1,500 - \$9,999	\$1000
\$10,000 - \$19,999	\$2000
\$20,000 - \$69,999	\$5000
\$70,000 - \$99,999	\$7500
\$100,000 - \$199,999	\$10000
\$200,000 – \$499,999	\$20000
\$500,000 +	\$30000

*** The above amounts are estimates based on historical weekly usage from current clients with those respective annual election yearly totals. If your weekly deposit does not cover full weekly usage our bank will cover the difference at no additional cost.**