

# WELCOME TO YOUR FLEXIBLE SPENDING ACCOUNT (FSA)



## WHAT'S NEXT?

The amount you elected will be automatically taken out of your paychecks in equal increments throughout the Plan Year before you pay federal, state and FICA taxes on the designated amount.

## ACCESSING YOUR FUNDS

The full amount you elected is available on day one of your Plan Year.

### USE YOUR BENEFITS CARD TO PAY FOR ELIGIBLE EXPENSES

1. Have the cashier ring up all of your items together.
2. When it's time to pay, swipe your Surency Flex Benefits Card first. Select 'credit' and sign for your purchase. *Optional: In addition to your signature, you can set up a PIN number to access your funds by calling 866-898-9795. If you have a PIN number, select 'debit' and enter your PIN.*
3. All eligible expenses will be paid for from your account and deducted from your total.
4. If you are purchasing non-eligible items, you will need to have a second form of payment available for those items.
5. Keep your receipts in the event that further validation is needed.



## MANAGING YOUR BENEFITS

You have **24/7 access to your account** through the **Surency Flex mobile app** or on your **Member Account** at Surency.com.



### USE THESE LINKS TO LEARN MORE

**Member Account:  
Logging In**

**Using Your Surency Flex  
Benefits Card**

**Managing Your  
Member Account**

**Filing Claims**

**Editing Your Profile Information**

**Using the Surency Flex  
Mobile App**

# LOGGING IN TO YOUR MEMBER ACCOUNT



1. Visit [Surency.com](https://surency.com). Select to view as a **Member**, then select **Flex** under **Login**.
2. You will need the preset username and password that has been generated for you by Surency\*.

Username: your first name + the last four digits of your Social Security Number  
Password: your last name + the last four digits of your Social Security Number

If your last name is hyphenated, your password should be entered without a hyphen or space between the two names (see Example 2).

**Example 1:** if your name is Jane Smith, and the last four digits of your Social Security Number are 1234, your username would be jane1234 and your password would be smith1234.

**Example 2:** if your name is Jane Smith-Jones, and the last four digits of your Social Security Number are 1234, your username would be jane1234 and your password would be smithjones1234.

*\* You must be enrolled in our system either by yourself, your employer or a Surency representative before you will be able to access the Member Account using the information above. If you have already registered for the Member Account during online enrollment or you were participating in a prior Plan Year with Surency, please disregard the information above as your username and password have not changed.*

**Note: If you experience any difficulty signing in to your Surency Member Account, please call Customer Service at 866-818-8805.**

## Login

**Existing User?**

Login to your account

Username  [Forgot Username?](#)

Password  [Forgot Password?](#)

[Login](#)

# LOGGING IN TO YOUR MEMBER ACCOUNT CONTINUED



3. You will need to set your security questions and answers to complete your user setup.

A screenshot of a web form for setting security questions. The form is titled "Select 5 security questions and provide an answer to each question." and has a "\*Required" label in the top right corner. It contains five rows, each with a dropdown menu labeled "Select a question..." and an adjacent text input field. At the bottom of the form, there are two buttons: "Cancel" on the left and "Submit" on the right.

4. Set your login information.

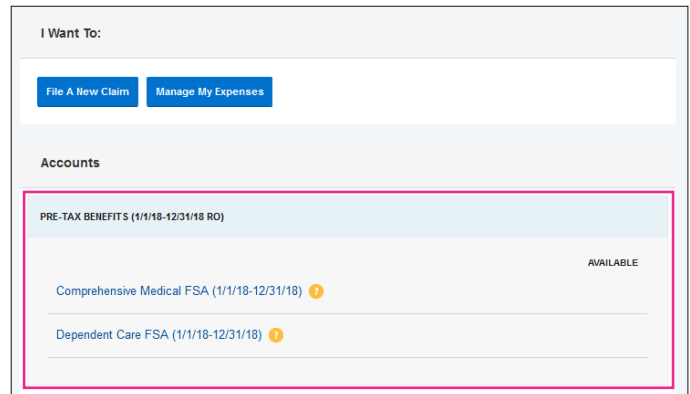
A screenshot of a web form for setting login information. The form has a "\*Required" label in the top right corner. It contains three input fields: "Username \*", "New Password \*", and "Confirm New Password \*". Below the "New Password" field, there is a text block providing password requirements: "Please enter a new password. The password must: · Have a minimum of 6 characters & 20 character max · Not be one of your last 3 passwords · Contain at least one number". At the bottom of the form, there are two buttons: "Cancel" on the left and "Submit" on the right.

5. You are ready to begin managing your account!

Once logged in to your Surency Member Account, follow these easy steps to view and manage your account:

## View Your Account Balance

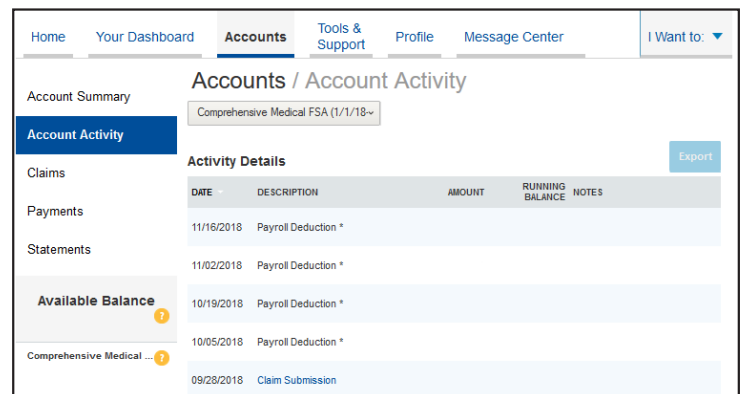
1. You can view your account balance on the Home page of your Member Account.



The screenshot shows the 'I Want To:' section with buttons for 'File A New Claim' and 'Manage My Expenses'. Below is the 'Accounts' section, which is highlighted with a pink box. It lists 'PRE-TAX BENEFITS (1/1/18-12/31/18 RO)' with an 'AVAILABLE' status. Two accounts are listed: 'Comprehensive Medical FSA (1/1/18-12/31/18)' and 'Dependent Care FSA (1/1/18-12/31/18)', both with a question mark icon.

## View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.
2. From this page you can view all activity on your accounts. To view another account, such as a Dependent Care FSA if applicable, use the drop down menu.

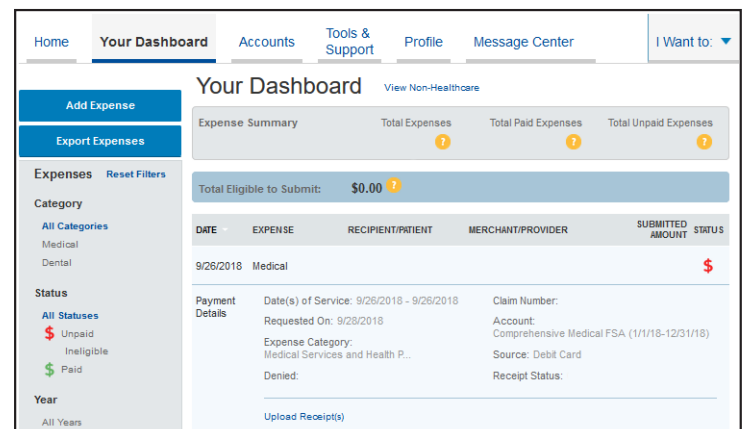


The screenshot shows the 'Accounts / Account Activity' page. The 'Accounts' tab is selected. The 'Account Activity' section is highlighted. The 'Activity Details' table shows the following data:

DATE	DESCRIPTION	AMOUNT	RUNNING BALANCE	NOTES
11/16/2018	Payroll Deduction *			
11/02/2018	Payroll Deduction *			
10/19/2018	Payroll Deduction *			
10/05/2018	Payroll Deduction *			
09/28/2018	Claim Submission			

## View Payment History

1. Select **Your Dashboard**.
2. From this page, you can view recent distributions from your accounts and the status of each. Click a transaction for detailed information on a specific payment.



The screenshot shows the 'Your Dashboard' page. The 'Your Dashboard' section is highlighted. The 'Expense Summary' shows 'Total Expenses', 'Total Paid Expenses', and 'Total Unpaid Expenses'. The 'Total Eligible to Submit' is \$0.00. The 'Expenses' table shows the following data:

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
9/26/2018	Medical				\$

The 'Payment Details' section shows the following information:

- Date(s) of Service: 9/26/2018 - 9/26/2018
- Requested On: 9/26/2018
- Expense Category: Medical Services and Health P...
- Denied:
- Upload Receipt(s)

# MANAGING YOUR MEMBER ACCOUNT CONTINUED



## Change Your Username, Password, or Security Questions

1. From the **Profile** tab, select **Login Information**.
2. To change your password, click **Change Password**. To change your username, click **Change Username**. To change your security questions, click **Change Security Questions**. Fill out all fields and select **Submit**.

The screenshot shows the 'Profile' page with the 'Login Information' tab selected. The page includes navigation links for Home, Your Dashboard, Accounts, Tools & Support, Profile, and Message Center. The 'Login Information' section contains three options: 'Password' with a 'Change Password' link, 'Username' with a 'Change Username' link, and 'Security Questions' with a 'Change Security Questions' link.

The screenshot shows the 'Profile' page with the 'Login Information / Update Password' form. The form includes fields for 'Current Password \*', 'New Password \*', and 'Confirm New Password \*'. A password strength indicator is visible next to the 'New Password' field. Below the fields is a 'Submit' button and a 'Cancel' button. A note states: 'Please enter a new password. The password must: - Have a minimum of 6 characters & 20 character max - Not be one of your last 3 passwords - Contain at least one number'.

## Report a Lost/Stolen Benefits (Debit) Card

1. From the **Profile** tab, select **Banking/Cards**.
2. On the **Banking/Cards** page, locate the cardholder name and card number of the card you wish to replace. Under that card, select **Report Lost/Stolen**.
3. Verify the selected card is the card you wish to report as lost or stolen and verify the shipping address. When you are ready, click **Submit**.

**NOTE:** If you need to report your card as lost or stolen or would like additional debit cards and the option is not available on the Debit Cards page, please contact Surency at 866-818-8805. If you would like to add a PIN to your Debit Card as an extra security measure, call 866-898-9795.

The screenshot shows the 'Profile' page with the 'Banking / Cards' section selected. The page includes navigation links for Home, Your Dashboard, Accounts, Tools & Support, Profile, and Message Center. The 'Banking / Cards' section has three tabs: 'Bank Accounts', 'Debit Cards', and 'Add Bank Account'. Under 'Bank Accounts', there is a 'View / Update Remove' link. Under 'Debit Cards', there is a 'Report Lost/Stolen Order Replacement' link. A note at the bottom states: '† Request New Personal Identification Number (PIN) Toll Free Number: (866) 898-9795'.

The screenshot shows the 'Profile' page with the 'Cards / Report Card Lost/Stolen' form. The form includes a 'Card Information' section with a 'Selected Card' field, a 'Current Status' field set to 'Active', and an 'Update Card Status' section with a 'New Status' field set to 'Lost/Stolen'. There is also a 'Your Mailing Address' field and an 'Update Your Mailing Address' link. Below the form are 'Cancel' and 'Submit' buttons. A note states: '\* A new card with a new card number will automatically be issued and mailed to the primary cardholder's address to replace the lost/stolen card within 5-7 business days. \* The cardholder must have a United States mailing address to receive a new card. If a card is requested and the cardholder has an international mailing address, a card will not be generated. If you suspect fraudulent activity on your account a Transaction Dispute form must be filed out, mailed and/or faxed to Cardholder Services. Transaction Dispute forms must be received within 90 calendar days from original transaction(s) settlement date. This form can be found on the portal under Tools & Support.'

# EDITING YOUR PROFILE INFORMATION



Once logged in to your Surency Member Account, follow these easy steps to edit your profile information:

## View Profile Information

1. From the **Profile** tab, you can view and update your profile summary including your profile information, dependents and bank accounts.

## Add a Dependent or Spouse

1. From the **Profile Summary**, locate the Dependents section and click **Add Dependent**.
2. Enter your dependent's information into all required fields (*marked with a red asterisk*).
3. When you are ready, click **Submit**.

## Add or Update a Bank Account

1. From the **Profile** tab, select **Banking/Cards** on the left, locate the Bank Accounts section and click **Add Bank Account**. Or, if you are updating information for a bank account that has already been set up, click **View/Update** next to the bank account for which you wish to update information.
2. Enter your bank account information. Hovering your mouse over the question mark will open a pop up box showing where to find your bank's Routing Number. Your Account Nickname is the name you will use to identify the account. Next, enter your bank's information. After verifying you have entered correct information in all fields, click **Submit**.

# USING YOUR SURENCY FLEX BENEFITS CARD



Your **Surency Flex Benefits Card** is a special-purpose Visa® Card that gives you an easy, automatic way to pay for eligible expenses. The Benefits Card lets you electronically access the pre-tax amounts set aside in your Surency Flex accounts. Use it when paying for eligible expenses at a provider or merchant that accepts Visa Cards and uses an inventory control system. These transactions may be automatically substantiated, meaning you don't have to file a claim and may not have to submit a receipt. However, always keep all documentation for tax purposes or in case Surency requests further documentation.



## HOW TO USE YOUR BENEFITS CARD

1. Have the cashier ring up all of your items together.
2. When it's time to pay, swipe your Surency Flex Benefits Card first. Select 'credit' and sign for your purchase. *Optional: In addition to your signature, you can set up a PIN number to access your funds by calling 866-898-9795. If you have a PIN number, select 'debit' and enter your PIN.*
3. All eligible expenses will be paid for from your account and deducted from your total.
4. If you are purchasing non-eligible items, you will need to have a second form of payment available for those items.
5. Keep your receipts in the event that further validation is needed.

## DID YOU PAY OUT-OF-POCKET FOR AN ELIGIBLE EXPENSE?

Submit a claim to get paid back using money from your account. There are three ways to submit a claim:

- |  |  |   |
|--|--|---|
| <b>1. SURENCY FLEX APP</b><br>Download the Surency Flex mobile app and submit the claim by taking a photo of your receipt. | <b>2. MEMBER ACCOUNT AT SURENCY.COM</b><br>Log into your Member Account at Surency.com to upload your receipt. | <b>3. PAPER CLAIM FORM</b><br>Visit Surency.com to download a paper claim form. Complete and return to Surency. |
|--|--|---|

## WANT TO GET PAID BACK AUTOMATICALLY?

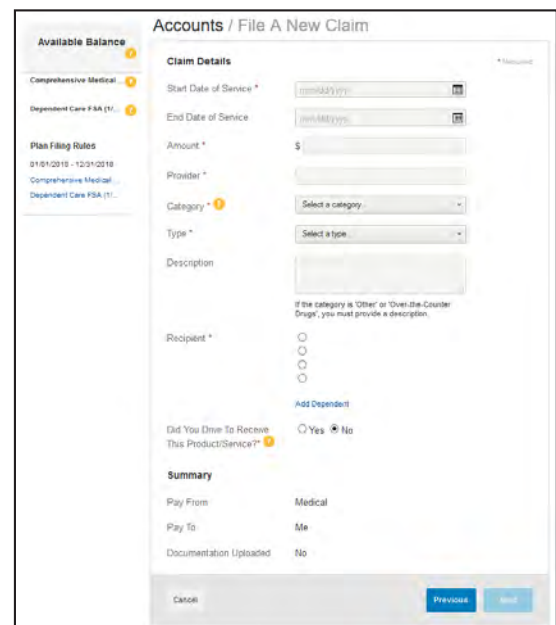
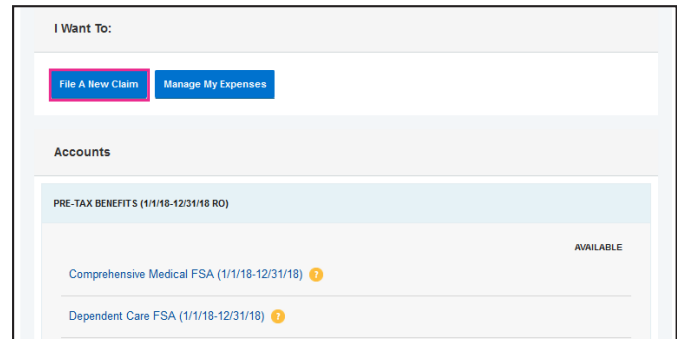
Sign up for Direct Deposit and after you submit a claim, Surency will automatically deposit those dollars back into your bank account. There are two ways to set up Direct Deposit:

- |   |   |
|---|---|
| <b>1. MEMBER ACCOUNT AT SURENCY.COM</b><br>Log into your Member Account at Surency.com to input bank information. | <b>2. PAPER DIRECT DEPOSIT FORM</b><br>Visit Surency.com to download a Direct Deposit form. Complete and return to Surency. |
|---|---|

Once logged in to your Surency Member Account, follow these easy steps to file a claim:

**File a Claim Online**

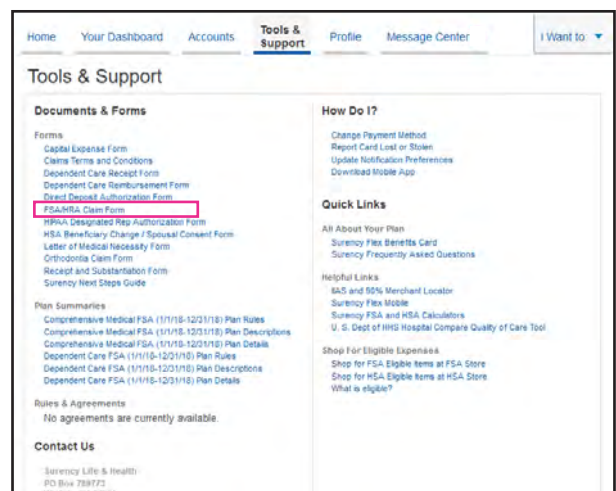
1. From the **Home** tab, select **File a New Claim**.
2. As determined by your plan design, you may be able to choose the account you wish to be reimbursed from by choosing from the **Pay From** drop down menu.
3. Upload your receipt from your purchase of an eligible expense.
4. Fill out all required fields on the claim form and click **Add Claim** when finished.
5. In your Claims Shopping Cart (at the top of the page), you can update or remove claims. If you are finished editing your claims, you must click **Submit** to finish the claims filing process.



**Print a Claim Form**

1. Select the **Tools & Support** tab at the top of the page.
2. Click on **FSA/HRA Claim Form** to download and print a claim form.
3. Follow the directions on the form to fill it out completely and send it to us to be processed.

Go to the next page to learn how to access the Surency Flex Mobile App, where you can submit claims right from your mobile device.





## ACCESS YOUR ACCOUNT FROM ANYWHERE

### ACCESS THE INFORMATION YOU NEED:

- ▶ Check your Health Care Flexible Spending Account (FSA) balance.
- ▶ View account activity.
- ▶ Access FSASore.com to purchase eligible items like contact lenses, first aid kits, sunscreen and more. Use your Surency Flex Benefits Card to pay.



### TAKE ACTION:

- ▶ Submit claims for Health Care FSA expenses.
- ▶ Snap a photo of receipts within the app to submit with new or existing claims.
- ▶ Access account funds to pay yourself back or to pay your doctor.
- ▶ Report a Surency Flex Benefits Card as lost or stolen.



## LOGGING IN FOR THE FIRST TIME

The username and password to log into the app is the same as for your Member Account online. If you are a new member and do not have a username and password, you must first log in online at Surency.com using the information below:

- Username: first name (all lowercase) + last four digits of Social Security Number.
- Password: last name (all lowercase) + last four digits of Social Security Number.\*

\*If your last name is hyphenated, your password should be entered with no hyphen or space between the two names. If you experience any difficulty signing in, please call Customer Service at 866-818-8805.