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WELCOME TO YOUR FLEXIBLE SPENDING ACCOUNT (FSA)

Surency FLEX

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

FSA

LOGGING IN TO YOUR MEMBER ACCOUNT

Surency FLEX

1. Visit **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

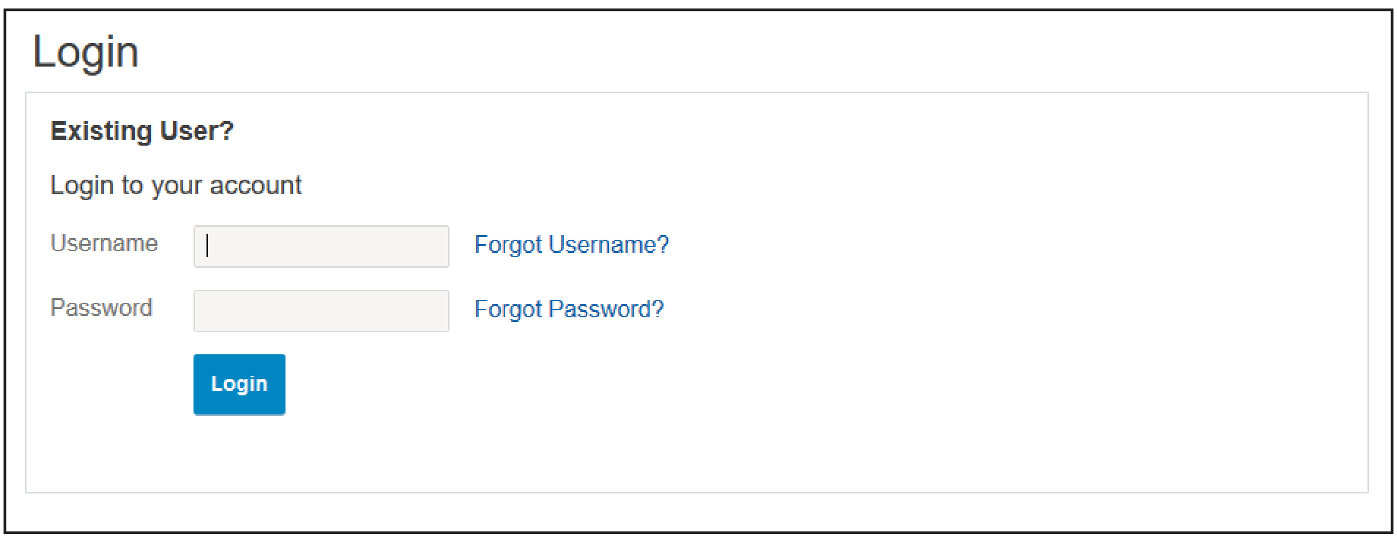
If your last name is hyphenated, your password should be entered without a hyphen or space between the two names (see Example 2).

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.



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LOGGING IN TO YOUR MEMBER ACCOUNT CONTINUED

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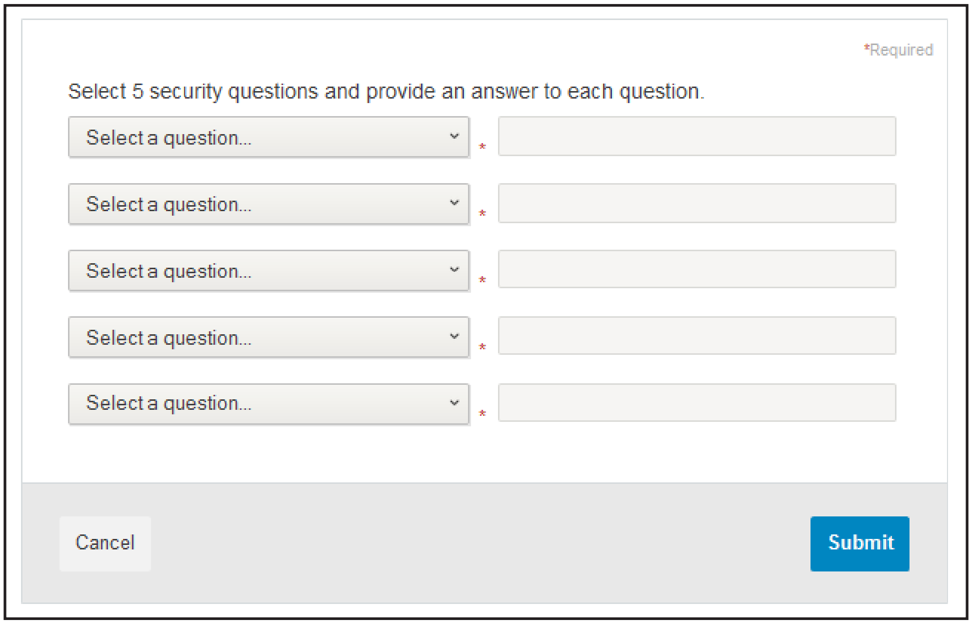
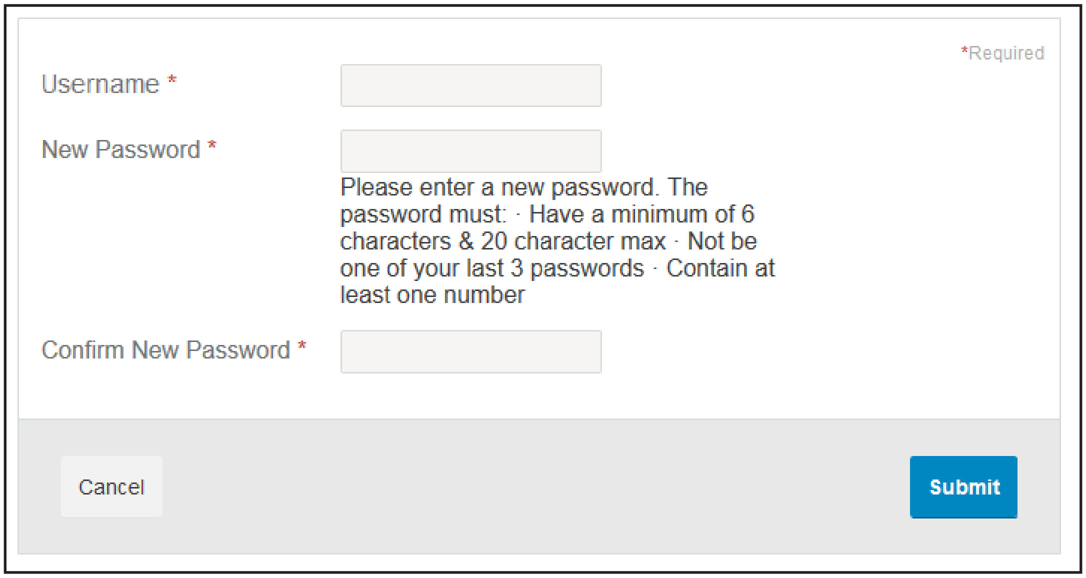
3. You will need to set your security questions and answers to complete your user setup.



4. Set your login information.



5. You are ready to begin managing your account!

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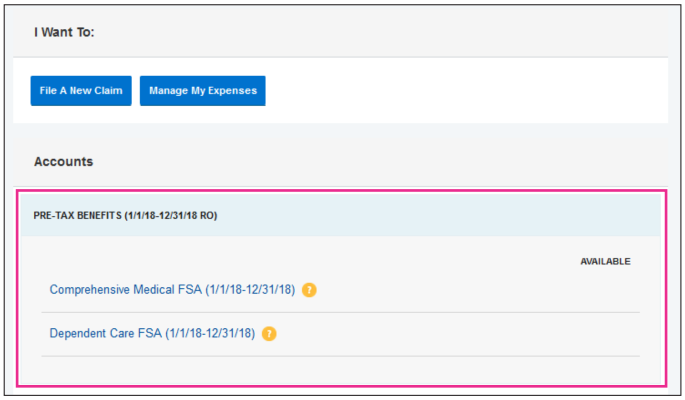
MANAGING YOUR MEMBER ACCOUNT

Surency FLEX

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

View Your Account Balance

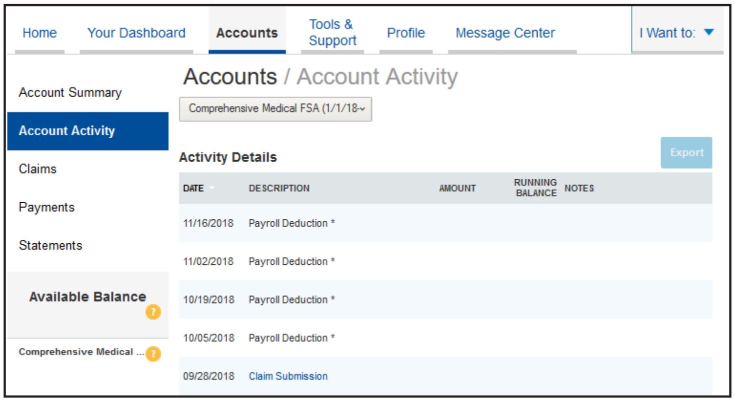
1. You can view your account balance on the Home page of your Member Account.



View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.

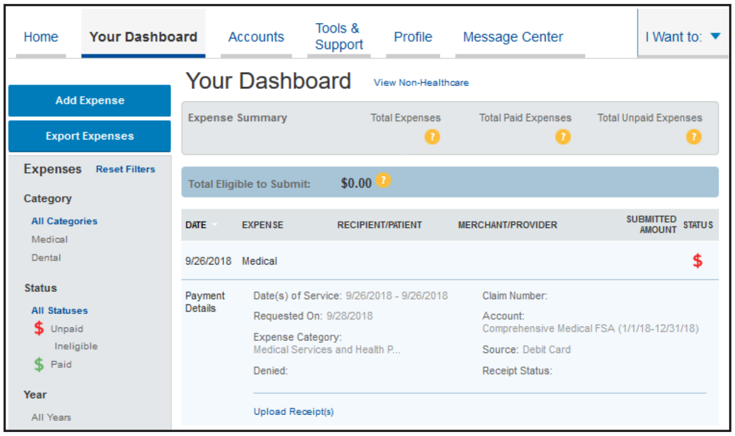
2. From this page you can view all activity on your accounts. To view another account, such as a Dependent Care FSA if applicable, use the drop down menu.



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.



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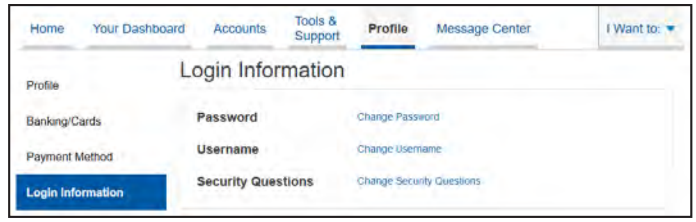
MANAGING YOUR MEMBER ACCOUNT CONTINUED

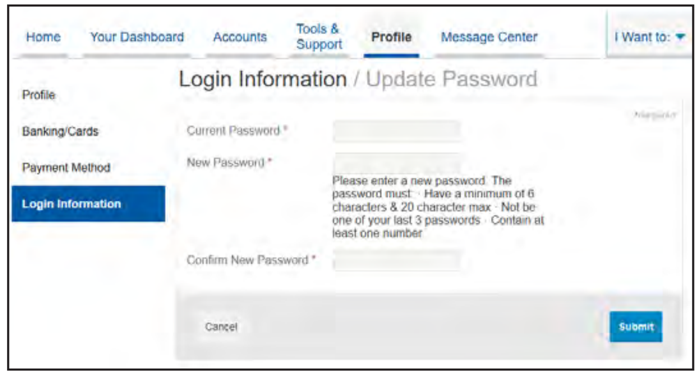
Surency FLEX

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**.





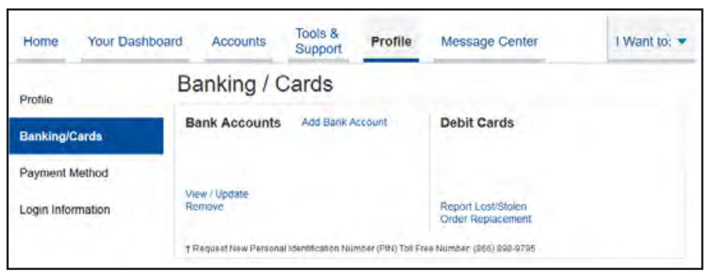
Report a Lost/Stolen Benefits (Debit) Card

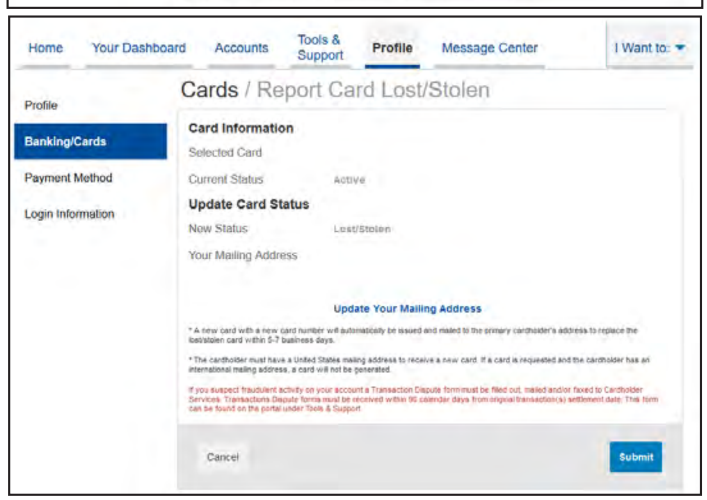
1. From the **Profile** tab, select **Banking/Cards**.

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.





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EDITING YOUR PROFILE INFORMATION

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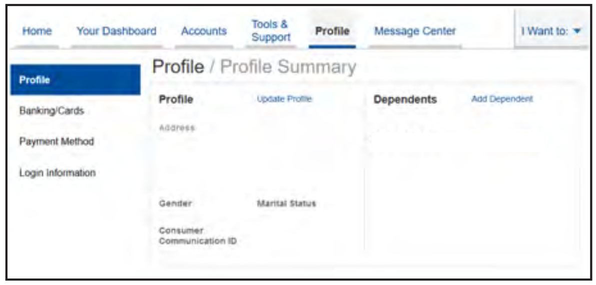
Once logged in to your Surency Member Account, follow these easy steps to edit your profile information:

View Profile Information

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

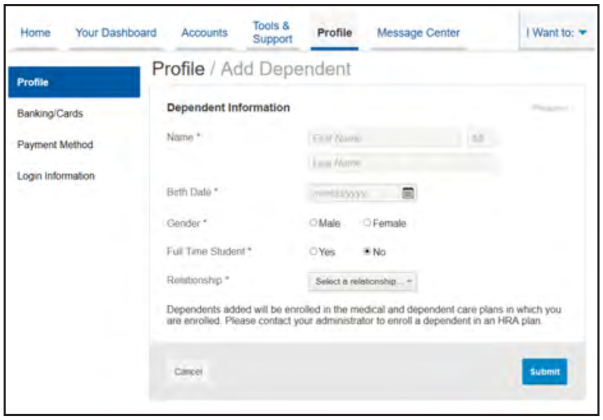


Add a Dependent or Spouse

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).*

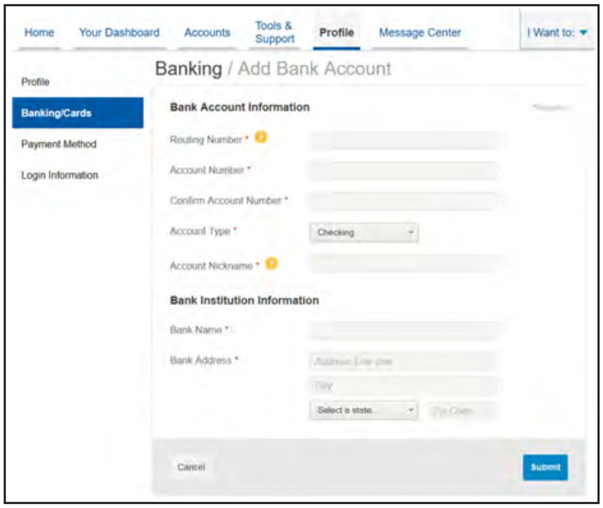
3. When you are ready, click **Submit**.



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**.



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USING YOUR SURENCY FLEX BENEFITS CARD

Surency FLEX

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:

1. **SURENCY FLEX APP**
   Download the Surency Flex mobile app and submit the claim by taking a photo of your receipt.
2. **MEMBER ACCOUNT AT SURENCY.COM**
   Log into your Member Account at Surency.com to upload your receipt.
3. **PAPER CLAIM FORM**
   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:

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

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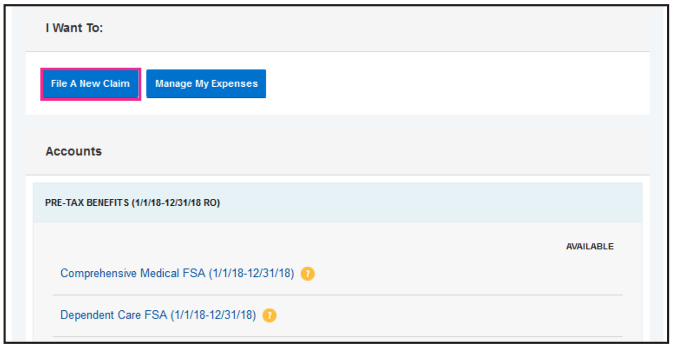
FILING CLAIMS

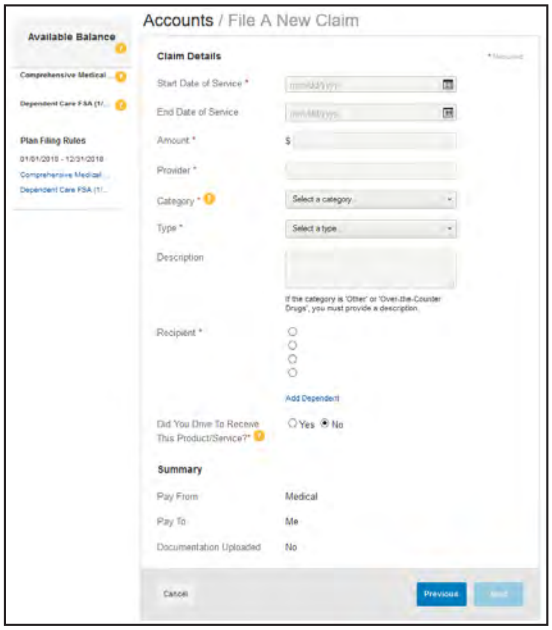
Surency FLEX

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

File a Claim Online

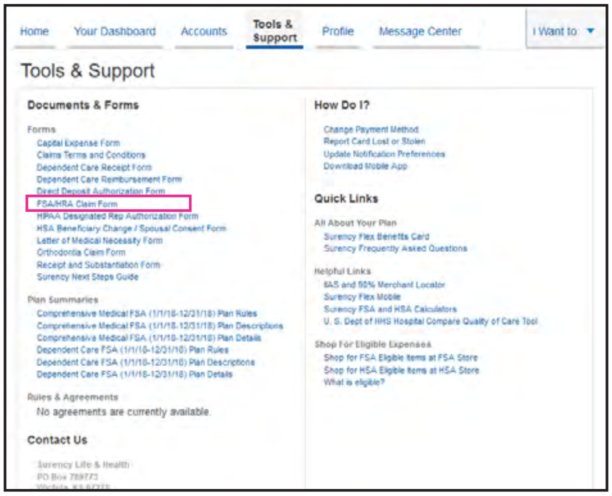
1. From the **Home** tab, select **File a New Claim**.
2. As determined by your plan design, you may be able to choose the account you wish to be reimbursed from by choosing from the **Pay From** drop down menu.
3. Upload your receipt from your purchase of an eligible expense.
4. Fill out all required 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.

surency.com | 866-818-8805

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SURENCY FLEX MOBILE APP

Surency FLEX

ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

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

FSA Store
THE FLEXIBLE SPENDING ACCOUNT SITE

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.

Download on the App Store

GET IT ON Google Play

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.

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