Surency

FLEX

WELCOME TO SURENCY FLEX

It sure is easy.

Now that you've enrolled in a **Surency Flex** account, you're ready to start using your funds as soon as your Plan Year starts. You may have a few questions about accessing your account information online, filing claims and using your **Surency Flex Benefits Card**. This document will help you get started using the funds in your account and navigating your online Member Account.

Click on the account you've enrolled in below to get started:

HC FSA
(Health Care Flexible Spending Account)

DC FSA
(Dependent Care Flexible Spending Account)

HSA
(Health Savings Account)

Contact Surency

HC FSA

WELCOME TO YOUR HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HC 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

HC FSA

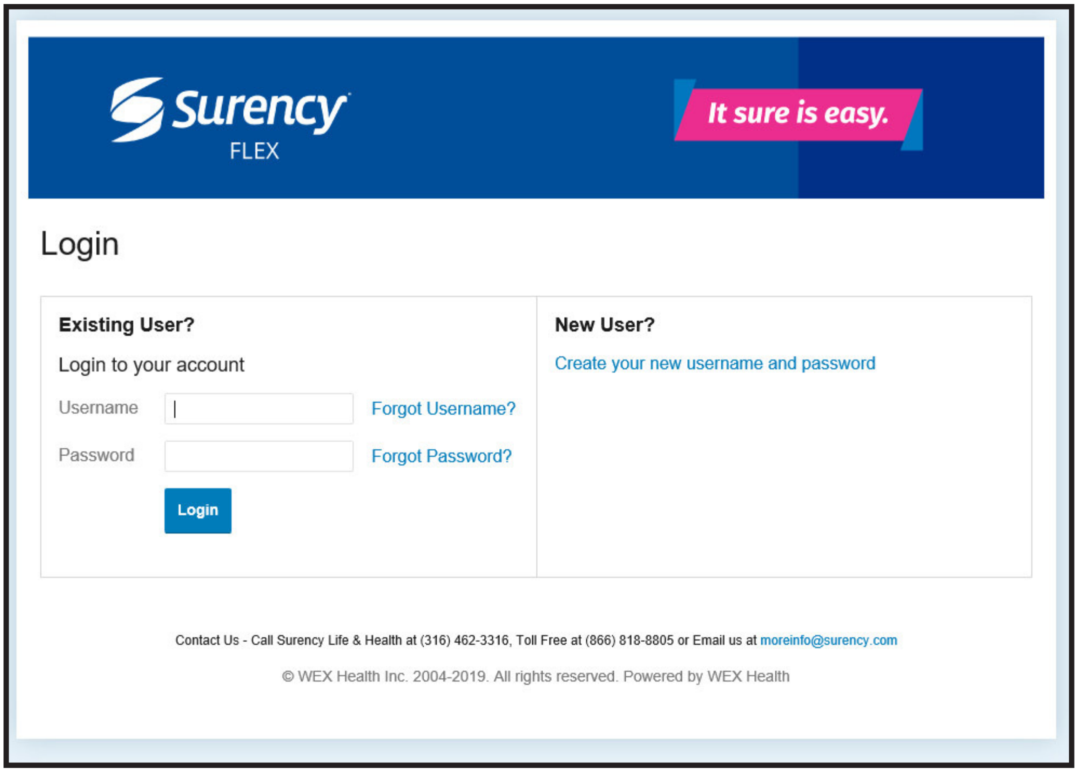
LOGGING IN TO YOUR MEMBER ACCOUNT

1. Visit **Surency.com**. Select to view as a **Member**, then select **Flex** under **Login**.

2. Select **Create your new username and password** under New User on the right side of the screen.

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

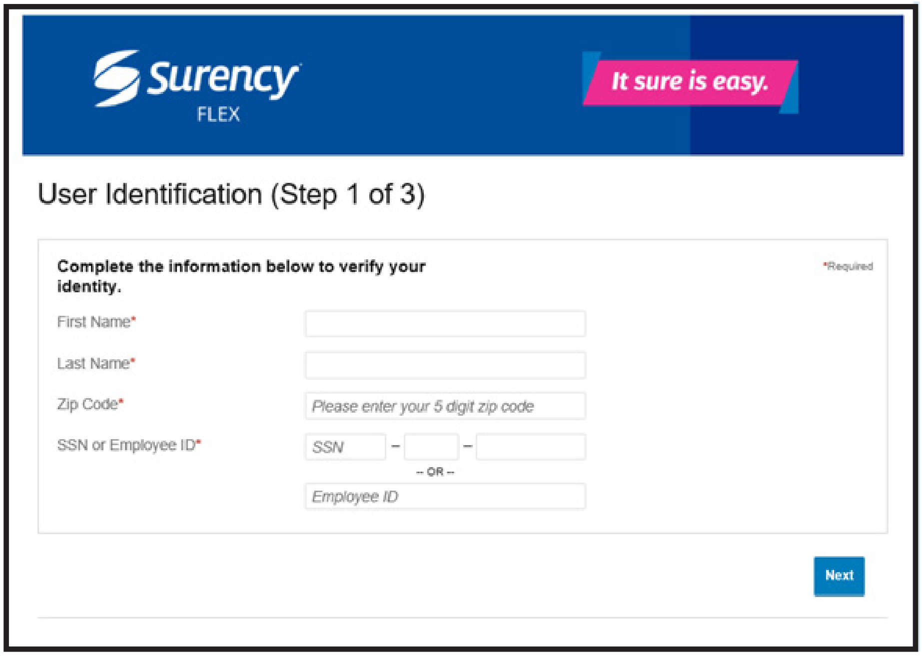
Note: If you experience any difficulty signing in to your Surency Member Account, please call Customer Service at 866-818-8805.



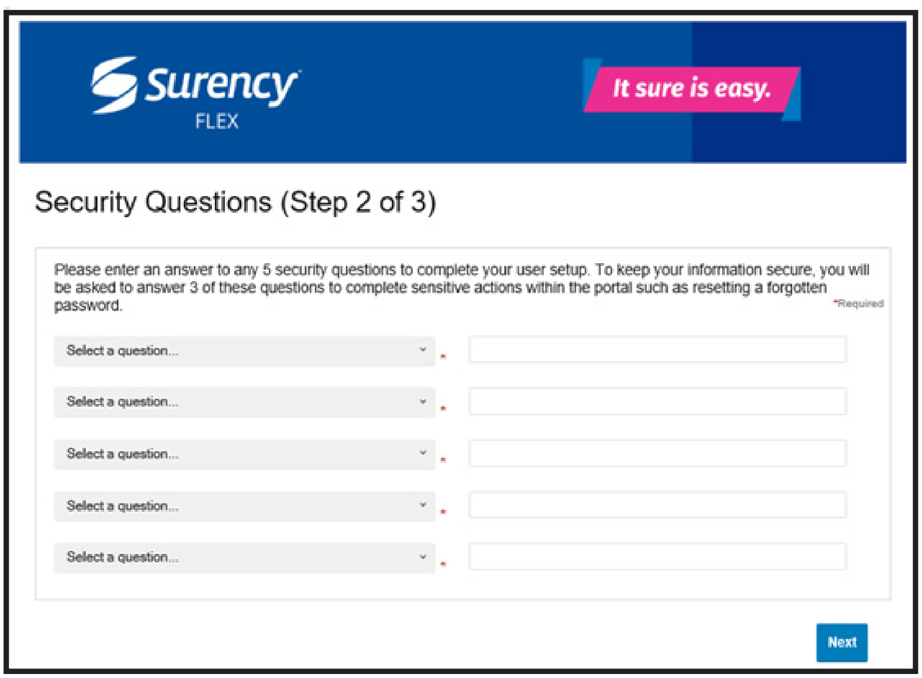
LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)

Surency FLEX

3. To start, please verify your identity.



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

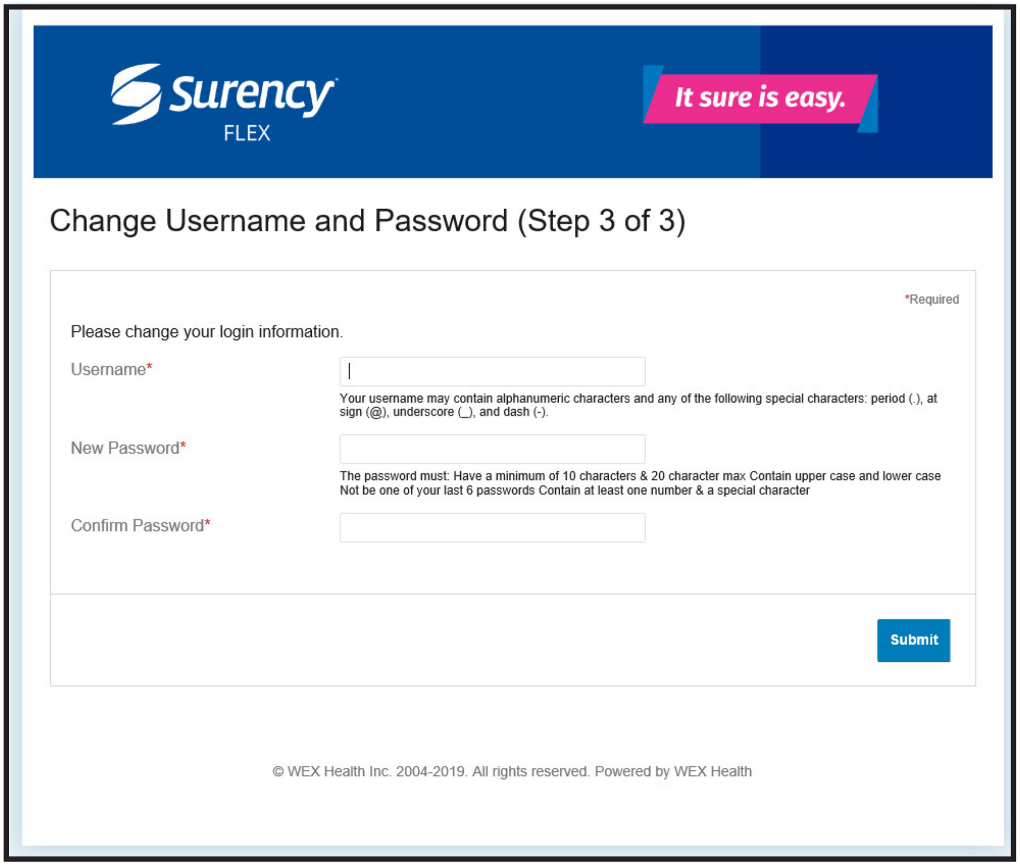


HC FSA

LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)

Surency FLEX

5. Set your login information.



6. You are ready to begin managing your account online or via the Surency Flex mobile app!

HC FSA

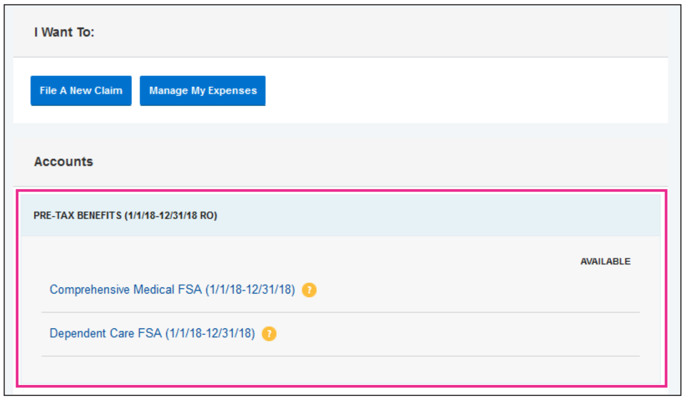
MANAGING YOUR MEMBER ACCOUNT

Surency FLEX

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

View Your Account Balance

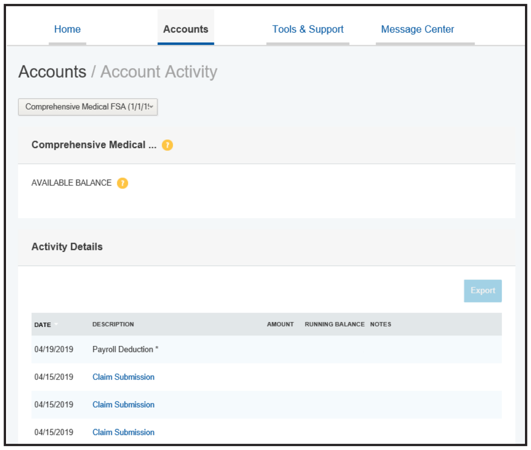
1. You can view your account balance on the Home page of your Member Account.



View Your Account Activity

1. Select **Account Activity** from the **Accounts** drop down navigation.

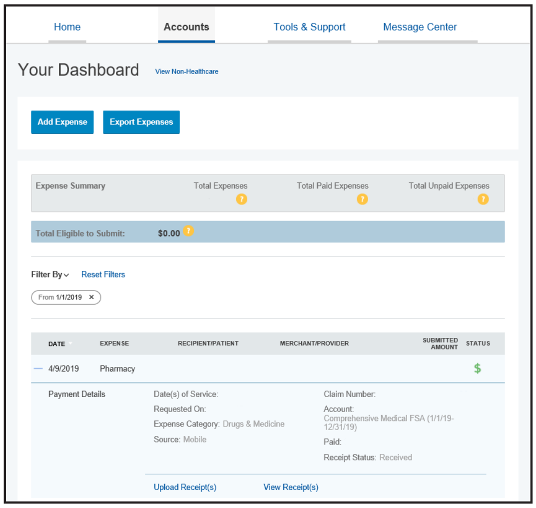
2. From this page you can view all activity on your accounts. To view another account, such as a Dependent Care FSA if applicable, use the drop down menu.



View Payment History

1. Select **Your Dashboard** from the **Accounts** drop down navigation.

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



Click here to go back.

HC FSA

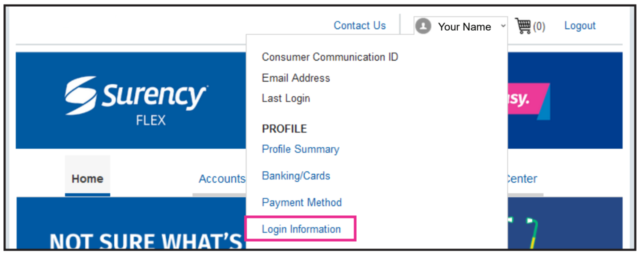
MANAGING YOUR MEMBER ACCOUNT (CONTINUED)

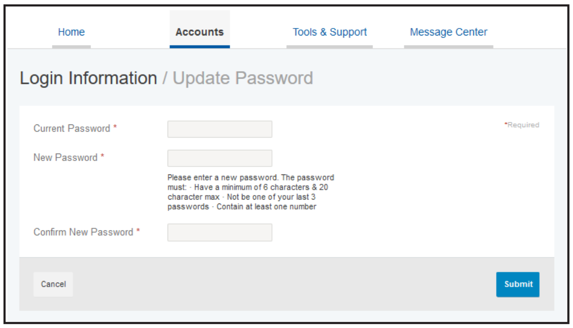
Surency FLEX

Change Your Username, Password, or Security Questions

1. Hover over your name in the upper right corner of the page, and 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**.





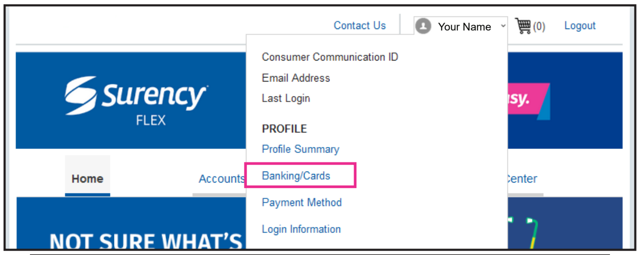
Report a Lost/Stolen Benefits (Debit) Card

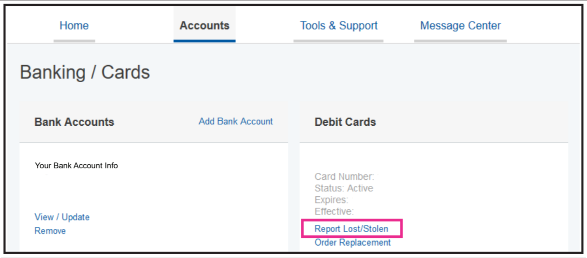
1. Hover over your name in the upper right corner of the page, and select **Banking/Cards**.

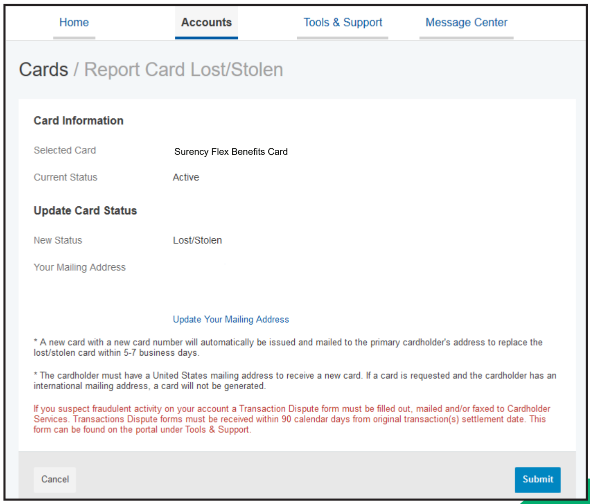
2. On the **Banking/Cards** page, locate the cardholder name and card number of the card you wish to replace. Under the Debit Cards column, select **Report Lost/Stolen**.

3. Verify the selected card is the card you wish to report as lost or stolen and verify the shipping address. When you are finished, 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.







HC FSA

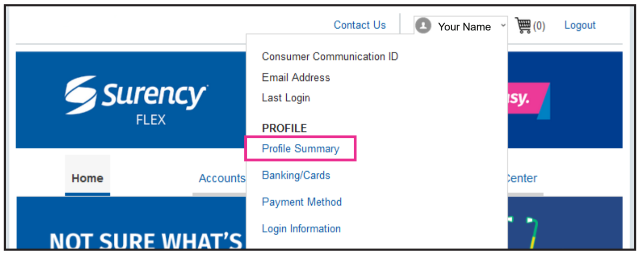
EDITING YOUR PROFILE INFORMATION

FLEX

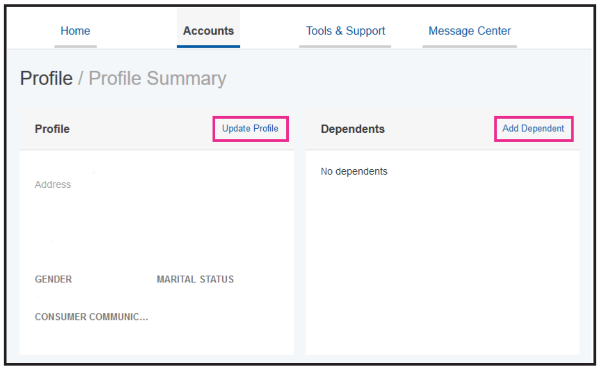
Once logged in to your Surency Member Account, follow these easy steps to edit your profile information:

View/Edit Profile Information or Add Dependents/Spouse

1. Hover over your name in the upper right corner of the page, and select **Profile Summary**. Here you can view and update your profile summary including your:



- **ADDRESS**
- **PHONE NUMBER**
- **EMAIL ADDRESS**
- **DEPENDENTS**

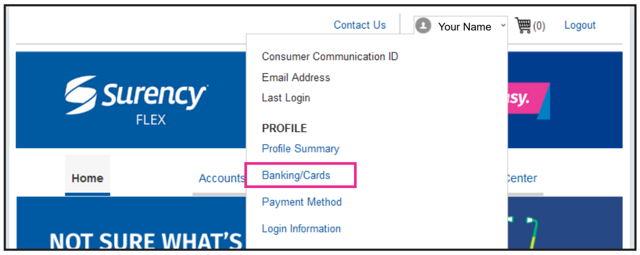


2. To update your information, click on the button next to the appropriate box, and enter the required information into all fields (marked with a red asterisk).

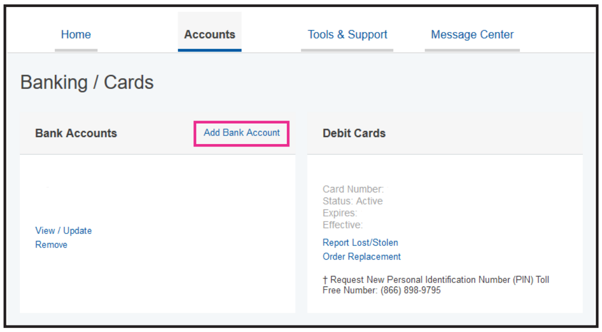
3. When you are finished, click **Submit**.

Add or Update a Bank Account

1. Hover over your name in the upper right corner of the page, and select **Banking/Cards**.



2. 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 that bank account.



3. 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. After verifying you have entered correct information in all fields, click **Submit**.

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Click here to go back.

HC FSA

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 in to 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 in to 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.

Click here to go back.

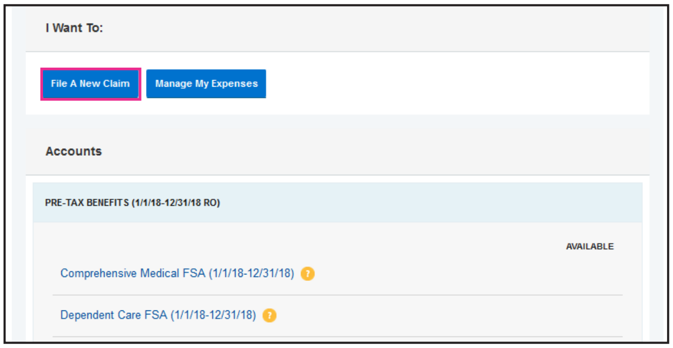
HC FSA

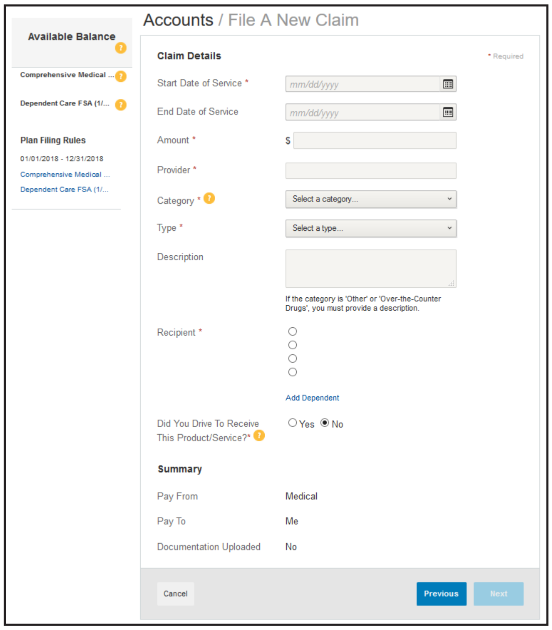
FILING CLAIMS

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

File a Claim Online

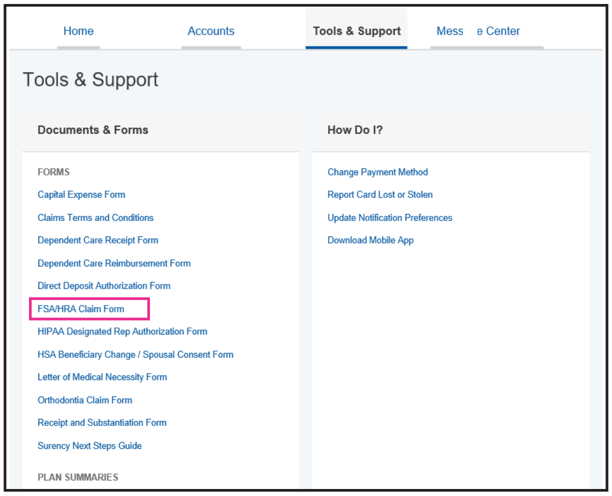
1. From the **Home** tab, select **File a New Claim**.
2. As determined by your plan design, you may be able to choose the account you wish to be reimbursed from by choosing from the **Pay From** drop down menu.
3. Upload your receipt from your purchase of an eligible expense.
4. Fill out all required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

HC FSA

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

TAKE ACTION:

- Submit claims for Health Care FSA expenses.
- Snap a photo of receipts within the app to submit with new or existing claims.
- Add and manage your Bank Account(s).
- Access account funds to pay yourself back or to pay your doctor.
- Scan items at the store to find out if they are eligible expenses.
- Report a Surency Flex Benefits Card as lost or stolen.

Download on the App Store

GET IT ON Google Play

NEED HELP LOGGING IN?
Contact us for any questions you may have when logging in for the first time. Give us a call at 866-818-8805 or email Customer Service at flex@surency.com.

DC FSA

YOUR DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DC 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

Use the Surency Flex mobile app to file claims and take pictures of your receipts, or complete **one form for the entire year** if your dependent care expenses are for the same amount, from the same provider, and for the same length of time.

CHOOSE YOUR REIMBURSEMENT METHOD

1 – RECURRING DEPENDENT CARE REIMBURSEMENT

With Surency you can submit one claim form for the entire year and receive recurring reimbursements. Choose this option if your dependent care expenses are for the same amount, from the same provider and for the same length of time. For example, if your child attends a day care five days a week and the costs are the same each week, you can choose this reimbursement method.

2 – INDIVIDUAL CLAIMS REIMBURSEMENT

You may request reimbursement after you've incurred the dependent care expense and you have funds available in your account. Choose this option if you prefer to submit claims throughout the year or if your day care expenses vary throughout the year. For example, if your child attends a day care for part of the year and an after school program for part of the year.

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

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Editing Your Profile Information

Using the Surency Flex Mobile App

Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT

1. Visit **Surency.com**. Select to view as a **Member**, then select **Flex** under **Login**.

2. Select **Create your new username and password** under New User on the right side of the screen.

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

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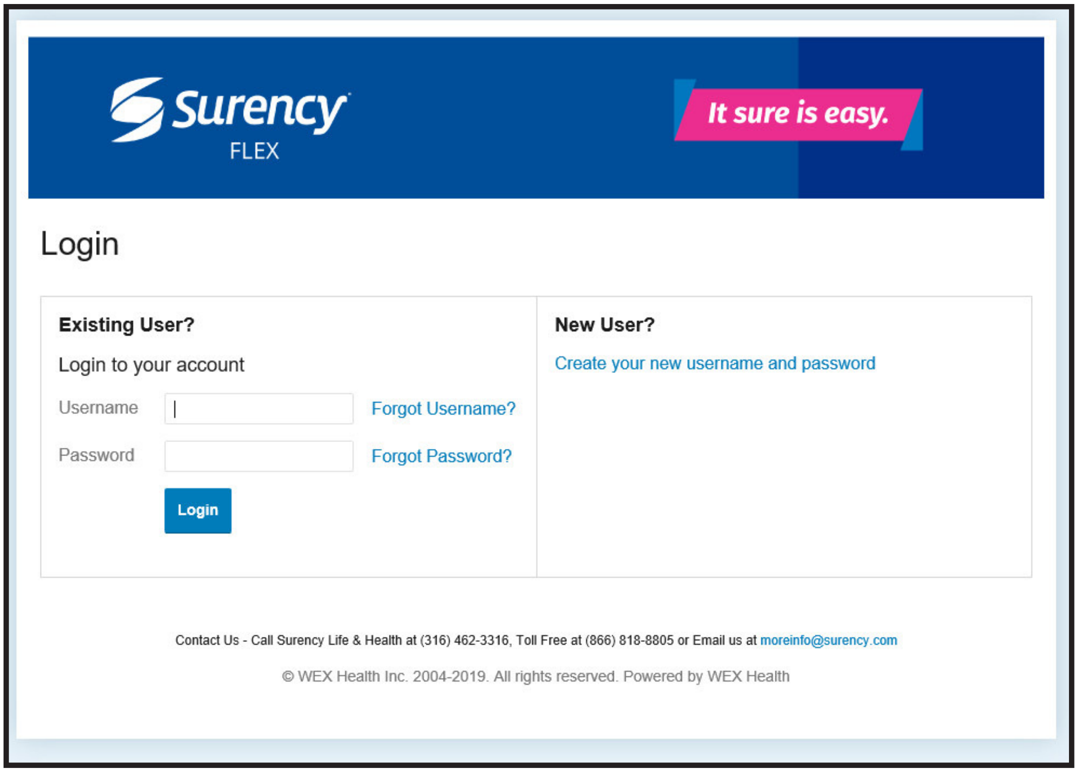
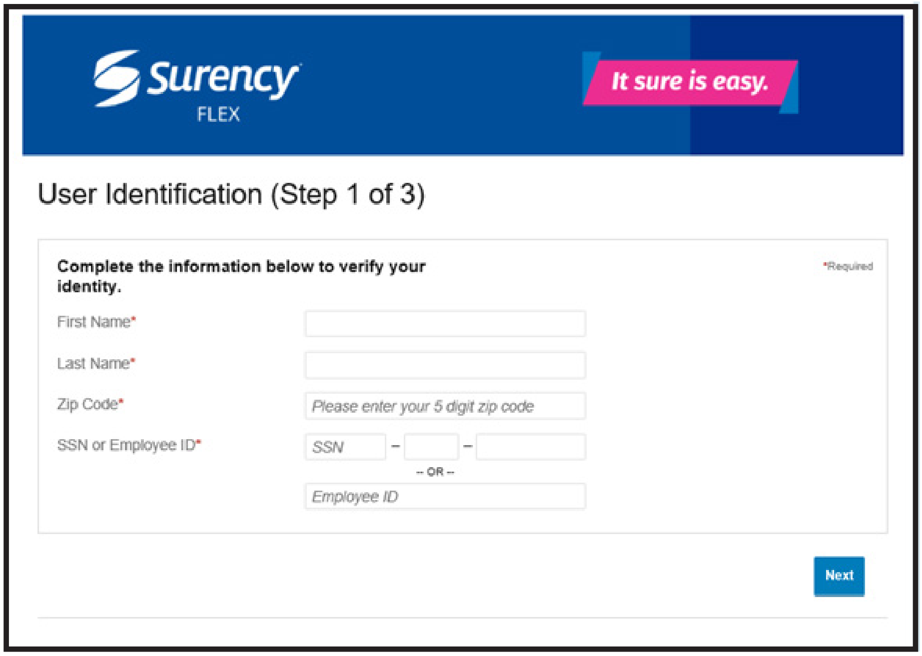


LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)

3. To start, please verify your identity.



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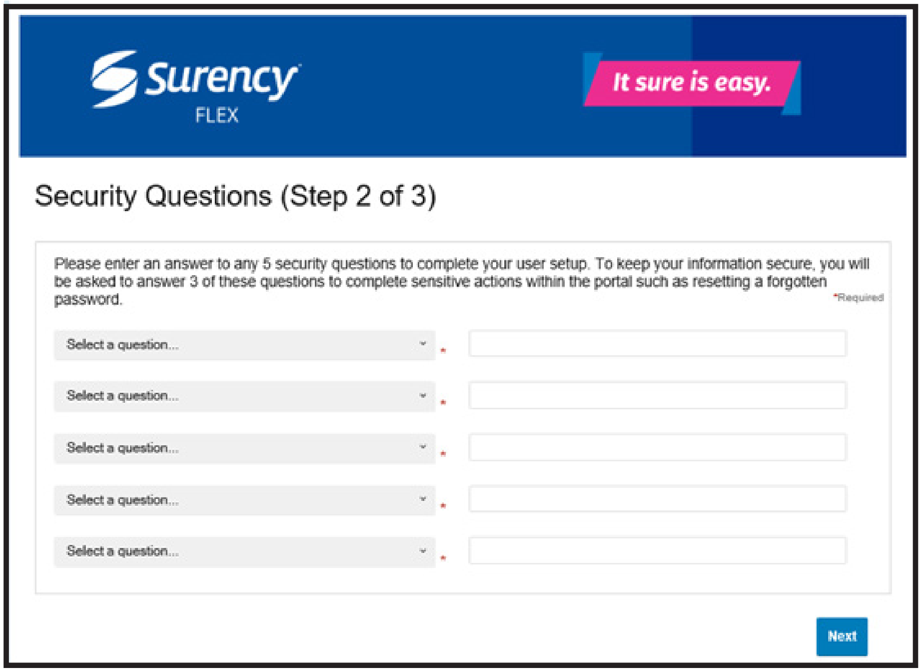
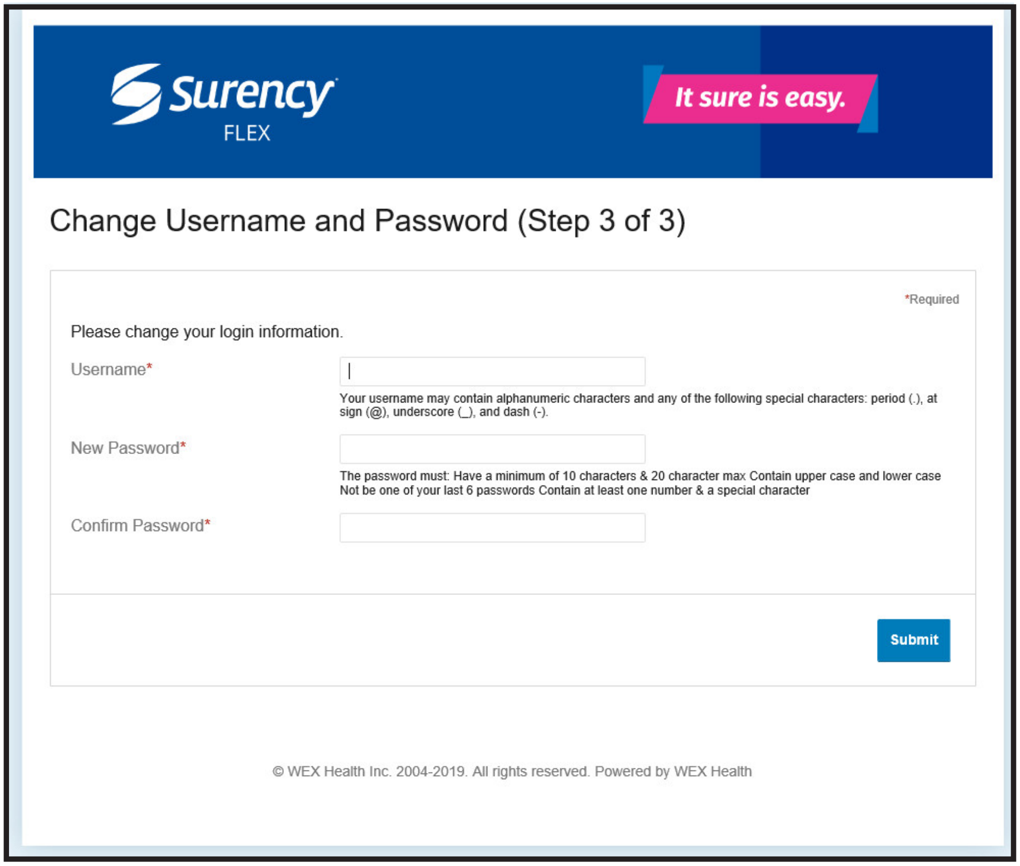


LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)

Surency FLEX

5. Set your login information.



6. You are ready to begin managing your account online or via the Surency Flex mobile app!

DC FSA

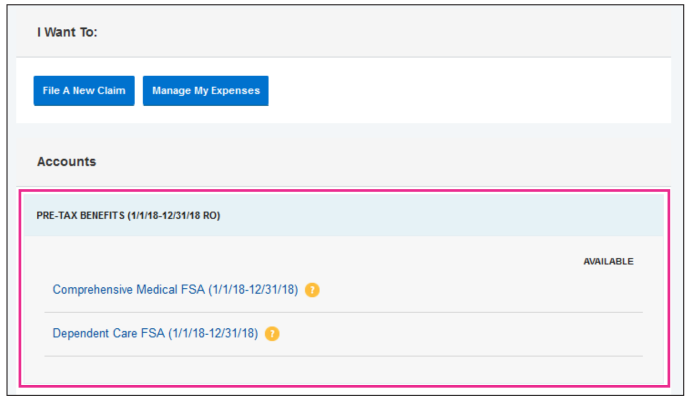
MANAGING YOUR MEMBER ACCOUNT

Surency FLEX

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

View Your Account Balance

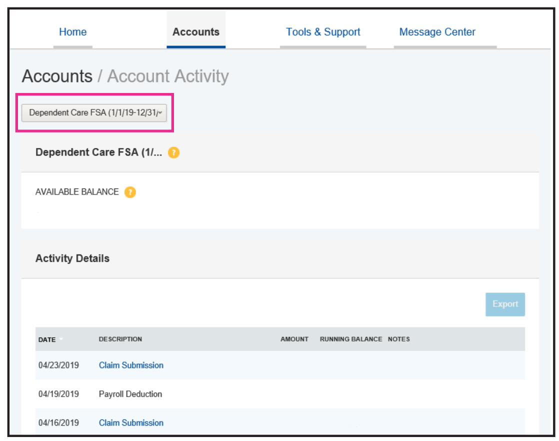
1. You can view your account balance on the Home page of your Member Account.



View Your Account Activity

1. Select **Account Activity** from the **Accounts** drop down navigation.

2. From this page you can view all activity on your accounts. Depending on your account options, you may need to select the drop down menu to select your Dependent Care FSA.



View Payment History

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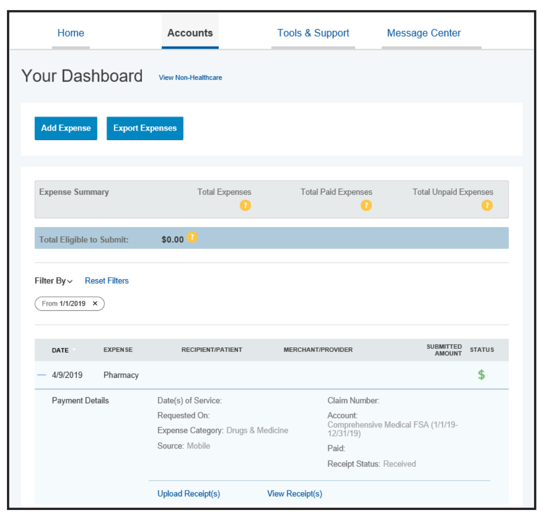

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DC FSA

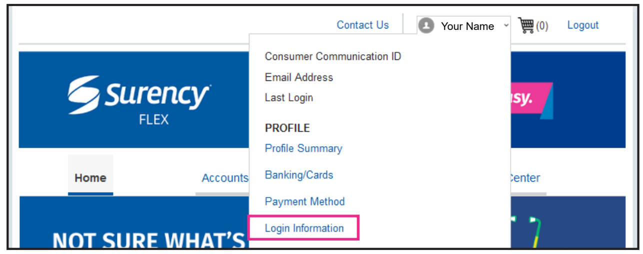
MANAGING YOUR MEMBER ACCOUNT (CONTINUED)

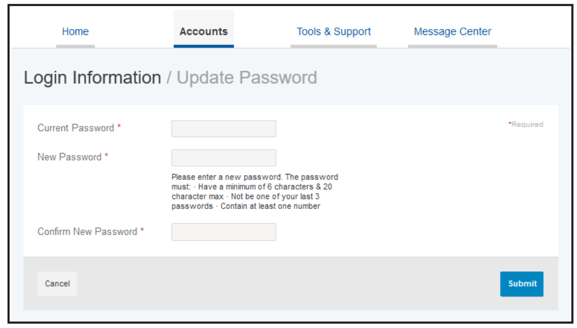
Surency FLEX

Change Your Username, Password, or Security Questions

1. Hover over your name in the upper right corner of the page, and 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**.





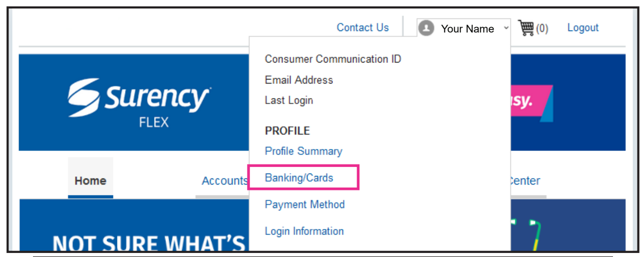
Report a Lost/Stolen Benefits (Debit) Card

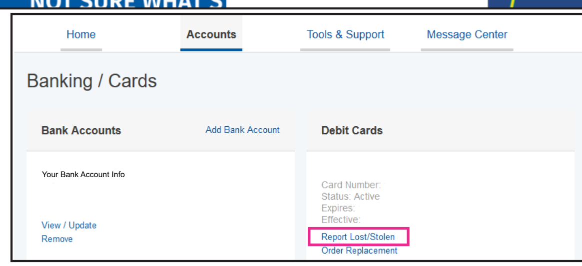
1. Hover over your name in the upper right corner of the page, and select **Banking/Cards**.

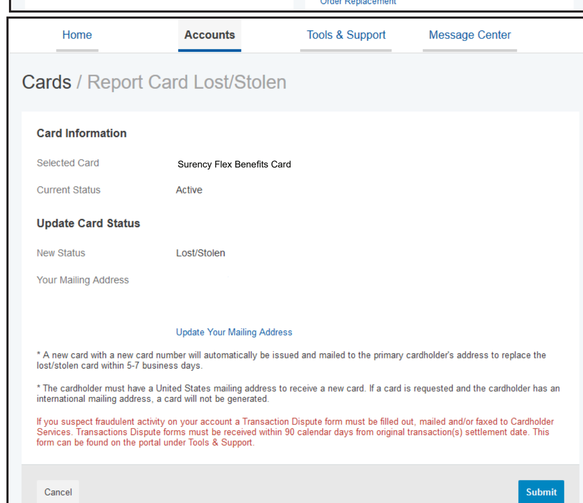
2. On the **Banking/Cards** page, locate the cardholder name and card number of the card you wish to replace. Under the Debit Cards column, select **Report Lost/Stolen**.

3. Verify the selected card is the card you wish to report as lost or stolen and verify the shipping address. When you are finished, 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.





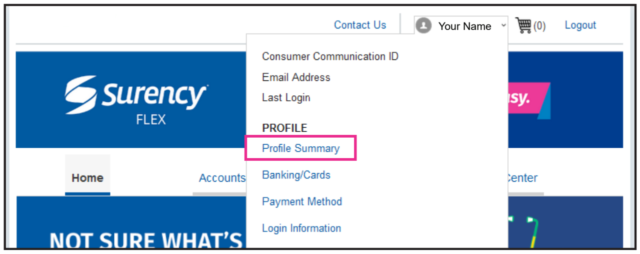


DC FSA

EDITING YOUR PROFILE INFORMATION

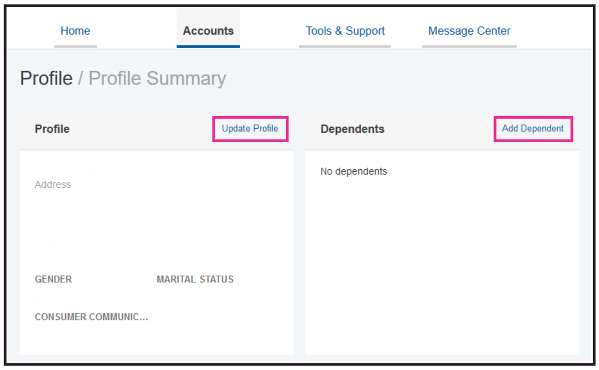
Once logged in to your Surency Member Account, follow these easy steps to edit your profile information:

View/Edit Profile Information or Add Dependents/Spouse



1. Hover over your name in the upper right corner of the page, and select **Profile Summary**. Here you can view and update your profile summary including your:

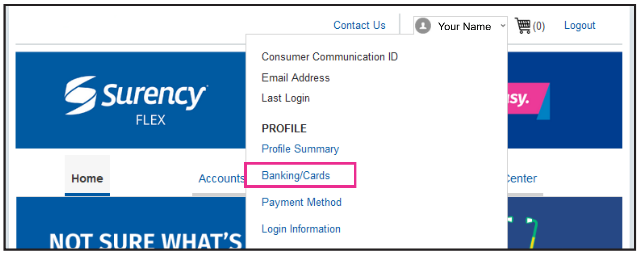
- **ADDRESS**
- **PHONE NUMBER**
- **EMAIL ADDRESS**
- **DEPENDENTS**



2. To update your information, click on the button next to the appropriate box, and enter the required information into all fields (marked with a red asterisk).

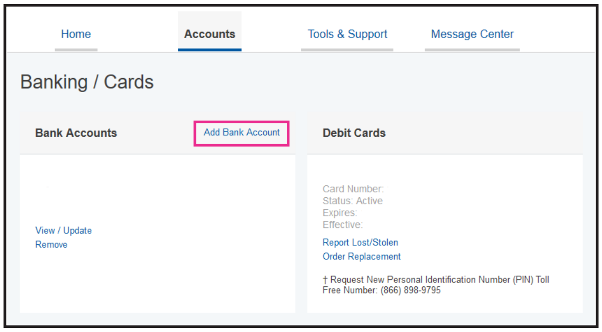
3. When you are finished, click **Submit**.

Add or Update a Bank Account



1. Hover over your name in the upper right corner of the page, and select **Banking/Cards**.

2. 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 that bank account.



3. 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. After verifying you have entered correct information in all fields, click **Submit**.

DC FSA

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. When it's time to pay, swipe your Surency Flex Benefits Card. 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.*
2. Eligible dependent care expenses will be paid for from your account.
3. 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 in to 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 in to 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.

Click here to go back.

DC FSA

FILING CLAIMS

Surency FLEX

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

File a Claim Online

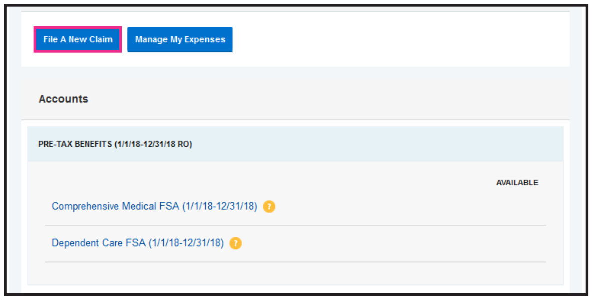
1. From the **Home** tab, select **File a New Claim**.

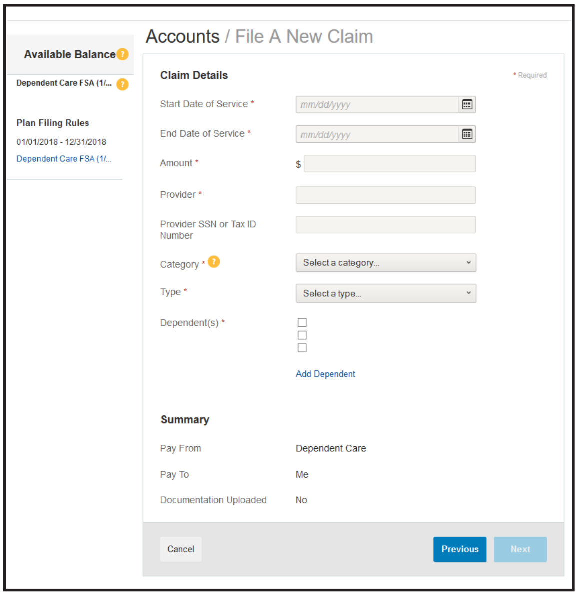
2. As determined by your plan design, you may be able to choose the account you wish to be reimbursed from by choosing from the **Pay From** drop down menu.

3. Upload your receipt.

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.



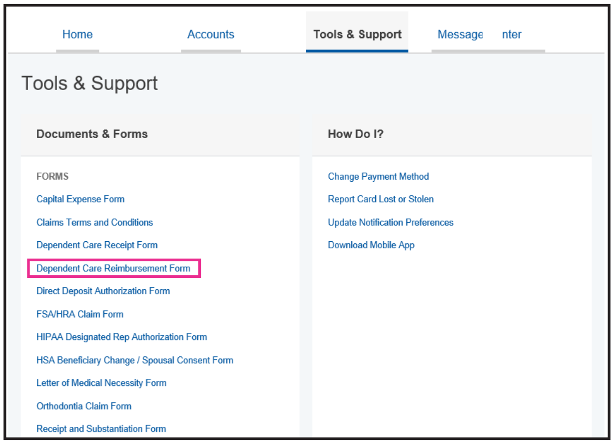


Print a Claim Form

1. Select the **Tools & Support** tab at the top of the page.

2. Click on **Dependent Care Reimbursement Form** to download and print a claim form.

3. Follow the directions on the form, 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 FLEX MOBILE APP

Surency FLEX

ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Dependent Care Flexible Spending Account (DC FSA) balance.
- View account activity.

TAKE ACTION:

- Submit claims for Dependent Care FSA expenses.
- Snap a photo of receipts within the app to submit with new or existing claims.
- Add and manage your Bank Account(s).
- Access account funds to pay yourself back.
- Report a Surency Flex Benefits Card as lost or stolen.

Download on the App Store

GET IT ON Google Play

NEED HELP LOGGING IN?
Contact us for any questions you may have when logging in for the first time. Give us a call at 866-818-8805 or email Customer Service at flex@surency.com.

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YOUR HEALTH SAVINGS ACCOUNT (HSA)

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

You may access your funds as they are deposited into your account.

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.
Once you hit a certain threshold, you have the option of investing the money in your account. Click on the buttons below for more details.

USE THESE LINKS TO LEARN MORE

- Member Account: Logging In
- Requesting Reimbursement/ Contributing Funds
- Managing Your Member Account
- Using the Surency Flex Mobile App
- Editing Your Profile Information
- Investing Funds
- Using Your Surency Flex Benefits Card

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LOGGING IN TO YOUR MEMBER ACCOUNT

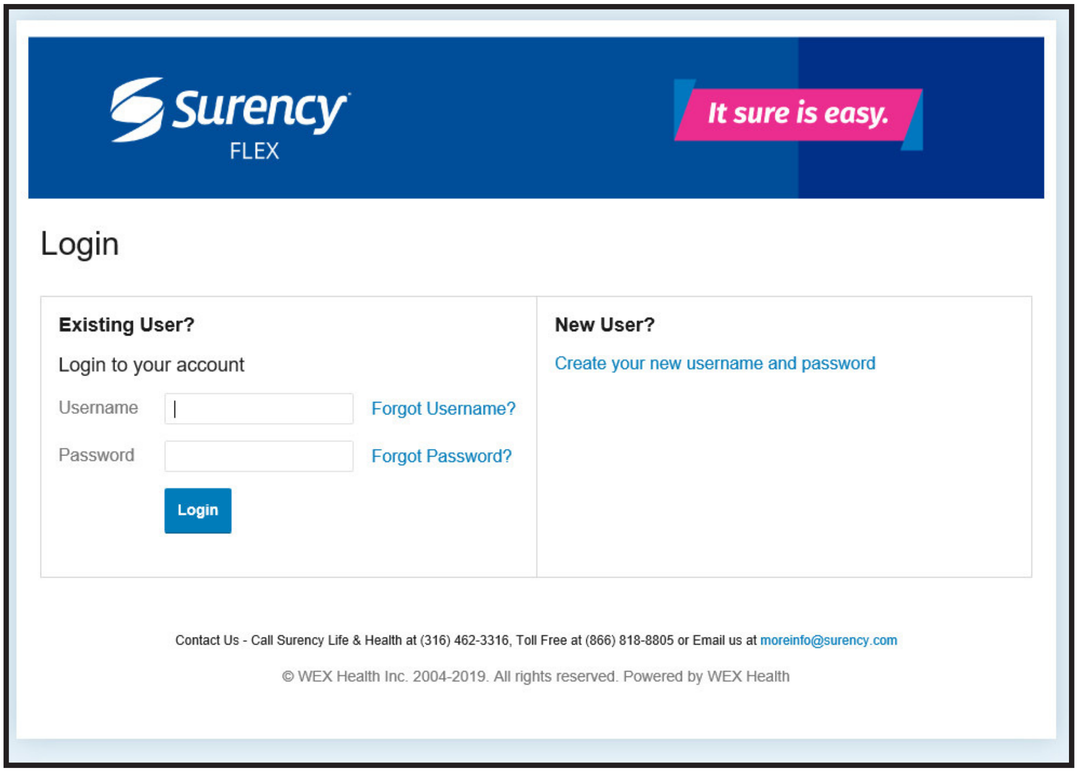
Surency FLEX

1. Visit **Surency.com**. Select to view as a **Member**, then select **Flex** under **Login**.

2. Select **Create your new username and password** under New User on the right side of the screen.

** You must be enrolled in our system either by yourself, your employer or a Surency representative before you will be able to access your Member Account. If you have already registered for your Member Account during online enrollment or you have participated in a prior Plan Year with Surency, please disregard the information 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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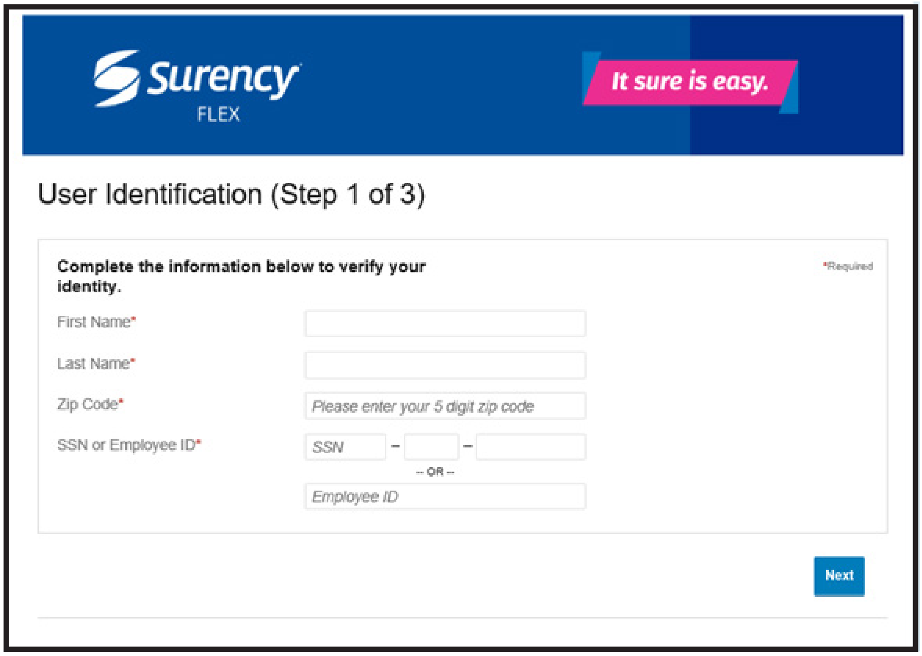
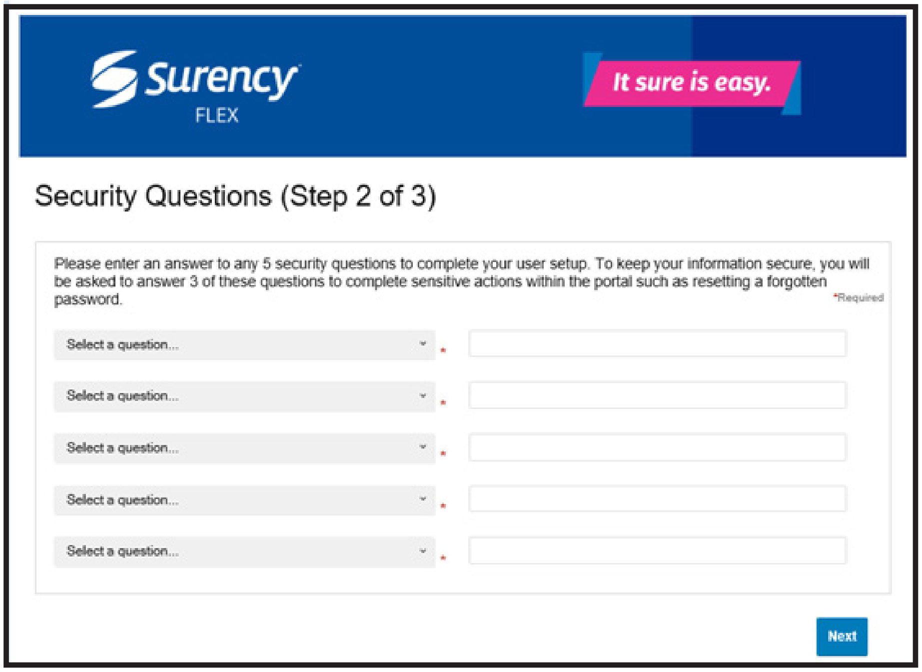
LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)

Surency FLEX

3. To start, please verify your identity.



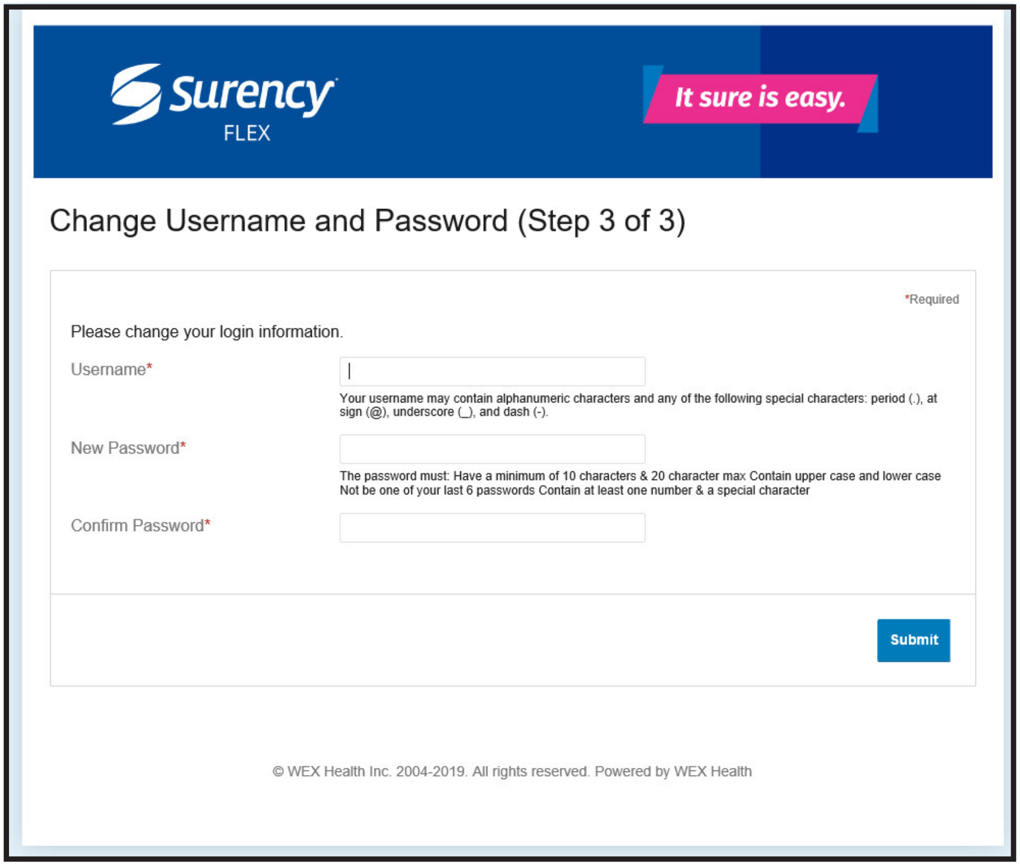
4. You will need to set your security questions and answers to complete your user setup.



HSA

LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)

5. Set your login information.



Change Username and Password (Step 3 of 3)

*Required

Please change your login information.

Username*

Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-).

New Password*

The password must: Have a minimum of 10 characters & 20 character max Contain upper case and lower case Not be one of your last 6 passwords Contain at least one number & a special character

Confirm Password*

Submit

6. You are ready to begin managing your account online or via the Surency Flex mobile app!

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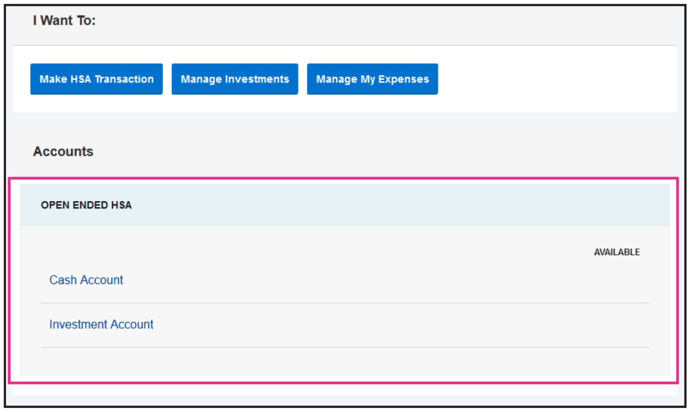
MANAGING YOUR MEMBER ACCOUNT

Surency FLEX

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

View Your Account Balance

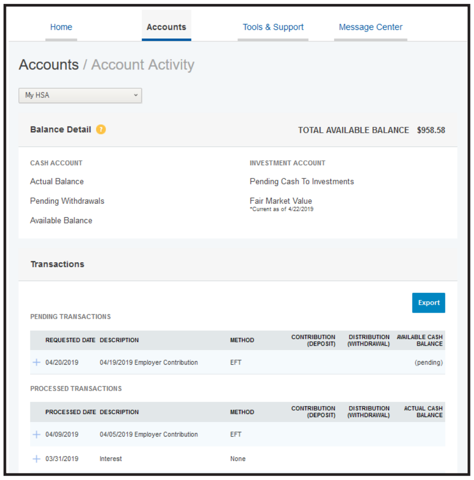
1. You can view your account balance on the Home page of your Member Account.



View Your Account Activity

1. Select which account you would like to view from the Home page (seen above), or from the **Accounts** drop down navigation, select **Account Activity**.

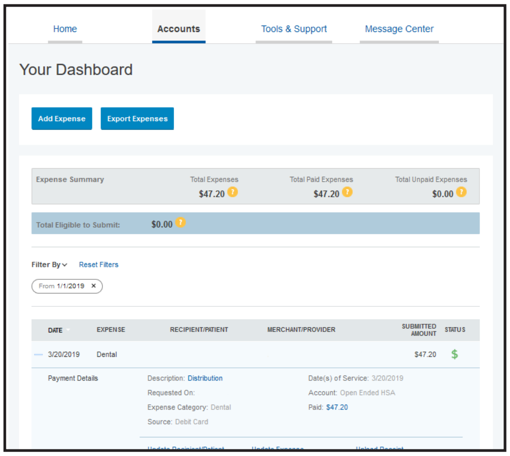
2. From this page you can view all activity on your accounts.



View Payment History

1. Select **Your Dashboard** from the **Accounts** drop down navigation.

2. From this page, you can view all distributions from your accounts and the status of each. Click on a transaction for detailed information on a specific payment.



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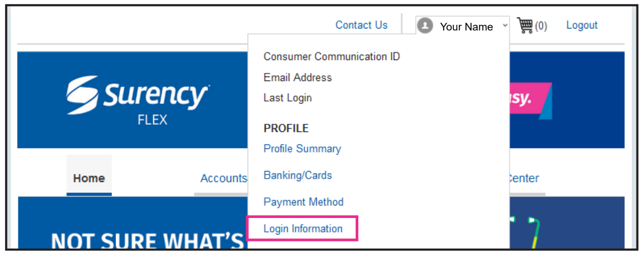
MANAGING YOUR MEMBER ACCOUNT (CONTINUED)

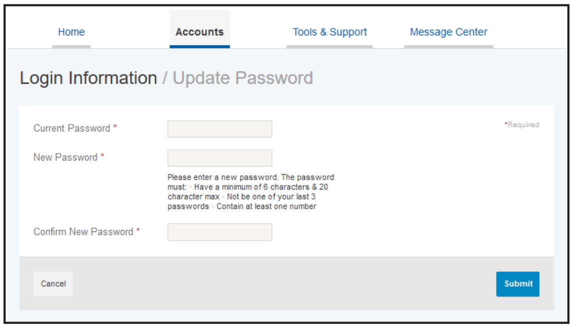
Surency FLEX

Change Your Username, Password, or Security Questions

1. Hover over your name in the upper right corner of the page, and 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**.





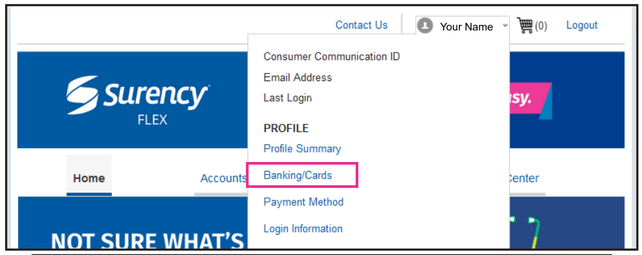
Report a Lost/Stolen Benefits (Debit) Card

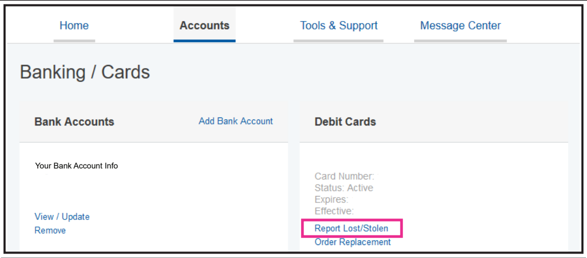
1. Hover over your name in the upper right corner of the page, and select **Banking/Cards**.

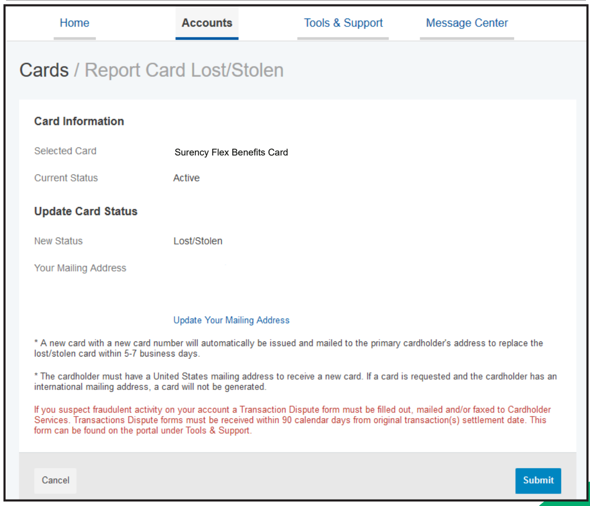
2. On the **Banking/Cards** page, locate the cardholder name and card number of the card you wish to replace. Under the Debit Cards column, select **Report Lost/Stolen**.

3. Verify the selected card is the card you wish to report as lost or stolen and verify the shipping address. When you are finished, 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.







EDITING YOUR PROFILE INFORMATION

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

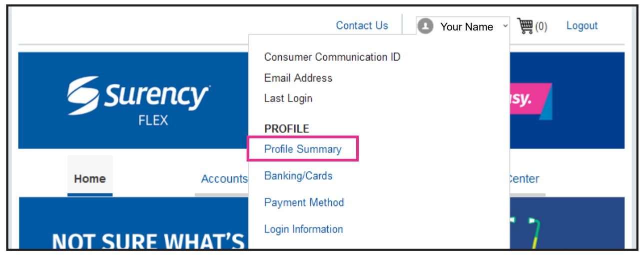
View/Edit Profile Information/ Dependents/Beneficiary

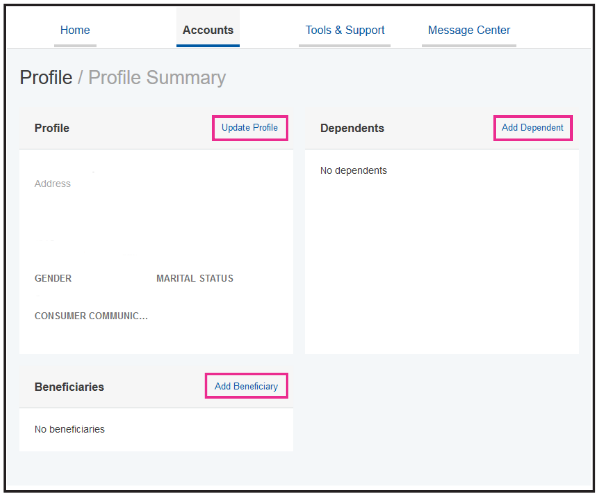
1. Hover over your name in the upper right corner of the page, and select **Profile Summary**. Here you can view and update your profile summary including your:

- **ADDRESS**
- **PHONE NUMBER**
- **EMAIL ADDRESS**
- **DEPENDENTS**
- **BENEFICIARY**

2. To update your information, click on the button next to the appropriate box, and enter the required information into all fields (marked with a red asterisk).

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



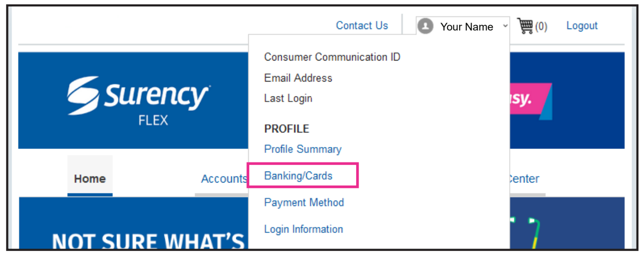


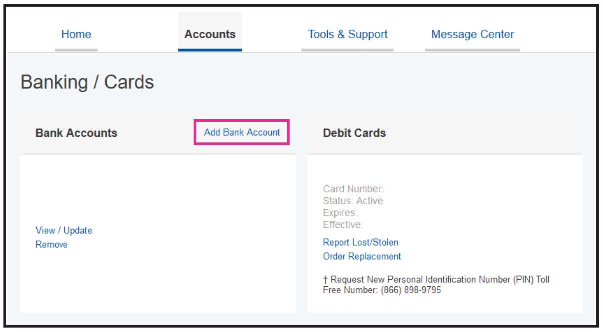
Add or Update a Bank Account

1. Hover over your name in the upper right corner of the page, and select **Banking/Cards**.

2. 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 that bank account.

3. 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. After verifying you have entered correct information in all fields, click **Submit**.





HSA

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 request for reimbursement 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 request for reimbursement.
2. **MEMBER ACCOUNT AT SURENCY.COM**
   Log in to your Member Account at Surency.com to submit your reimbursement request.
3. **PAPER CLAIM FORM**
   Visit Surency.com to download a paper HSA Distribution Request form. Complete and return to Surency.

WANT TO GET PAID BACK AUTOMATICALLY?

Sign up for Direct Deposit and after you submit a request for reimbursement, 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 in to 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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REQUESTING REIMBURSEMENT

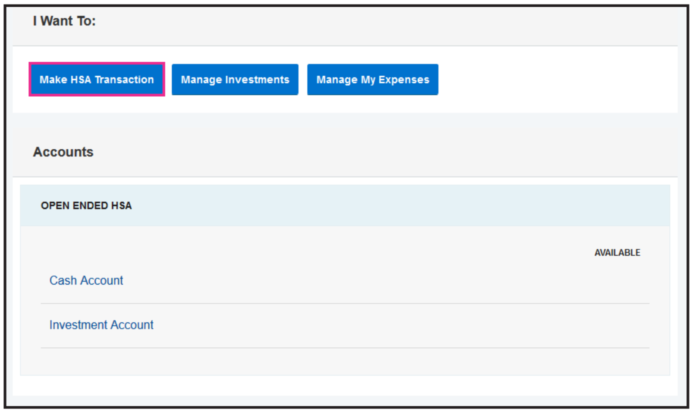
Surency FLEX

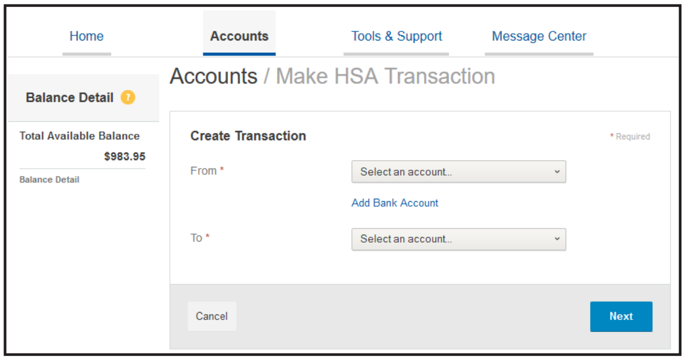
Once logged in to your Surency Member Account, follow these easy steps to request reimbursement:

Request HSA Reimbursement or Make a Post-Tax Contribution

1. From the **Home** tab, select **Make HSA Transaction**.
2. To request an **HSA distribution**, select **My HSA** in the **From** option. Fill out all required fields and click **Submit**.

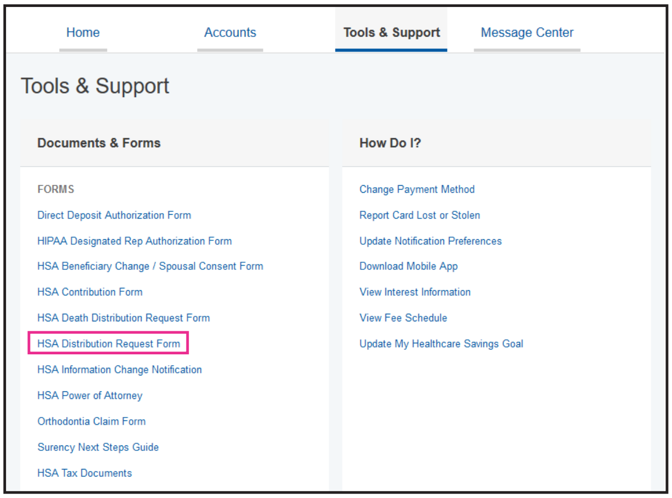
   If you wish to have your distribution check made out to your provider, you should select **Someone Else** as the **To** option. Then enter your provider's name in the Recipient Name box.
3. To make a **post-tax HSA contribution**, instead of Step 2, select **My HSA** as the **To** option and fill out all required fields. Make sure you don't go over the maximum contribution allowed by using the chart available on the form.





Print a Distribution Form

1. Select the **Tools & Support** tab at the top of the page.
2. Click on **HSA Distribution Request Form** to download and print a distribution form.
3. Follow the instructions on the form, fill it out completely, and submit it to us for processing.



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

SURENCY FLEX MOBILE APP

Surency FLEX

ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Health Savings Account (HSA) balance.
- View account activity.
- View investments.
- 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®

TAKE ACTION:

- Snap a photo of receipts within the app to submit with new or existing claims.
- Request HSA distributions and make HSA contributions.
- Add and manage your Bank Account(s).
- Access account funds to pay yourself back or to pay your doctor.
- Scan items at the store to find out if they are eligible expenses.
- Report a Surency Flex Benefits Card as lost or stolen.
- Use the HSA Healthcare Savings Calculator to set up a savings goal based on your account balance and future saving needs.

Download on the App Store

GET IT ON Google Play

NEED HELP LOGGING IN?
Contact us for any questions you may have when logging in for the first time. Give us a call at 866-818-8805 or email Customer Service at flex@surency.com.

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INVESTING HSA FUNDS

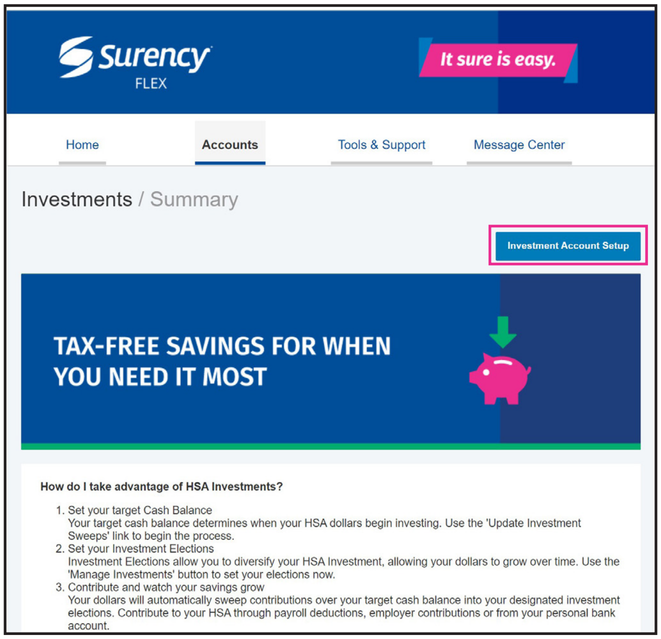
Surency FLEX

Once logged in to your Surency Member Account, follow these easy steps to start growing your funds by investing:

INVEST FUNDS IN YOUR HSA

- Select **Investments** by hovering over the **Accounts** tab.

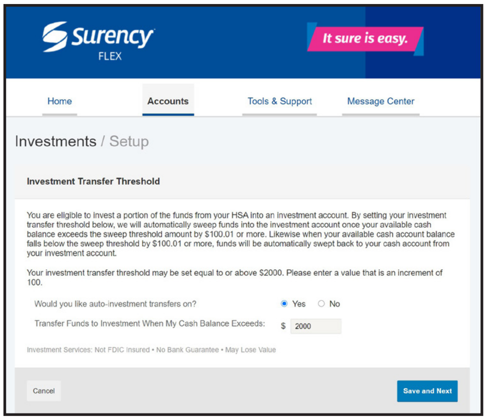
- To set up investments for the first time, select **Investment Account Setup** where you will be able to set your cash account threshold. Please note that the cash account balance is the amount available on the Surency Flex Benefits Card at any given time. For most groups, at least $2,000 must be kept in the cash account, but more may be elected.



MANAGE YOUR INVESTMENTS

- Once you have set up your investments, you will be able to manage them by selecting **Manage Investments** when hovering over **Accounts**.

- From this page you can change your Investment Transfer Threshold or update how your funds are allocated.



You should consult your own legal and tax advisors regarding your personal situation and whether investing is right for you.

Surency
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CONTACT US

It sure is easy.

Customer Service

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Fax – 316-272-4841

Email – flex@surency.com

Mailing Address

P.O. Box 789773

Wichita, KS 67278-9773

Visit Surency.com to submit a question to our Customer Service team via the Online Contact form.

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