



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:



FSA
(Flexible Spending Account)



DC FSA
(Dependent Care
Flexible Spending Account)



HSA
(Health Savings Account)



HRA
(Health Reimbursement
Arrangement)



Commuter Benefits
(Parking and/or Transit)



Contact Surency

surency.com | 866-818-8805

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) and select the Surency Flex Member Account.
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.

A screenshot of the 'Login' page for the Surency Flex Member Account. The page has a light blue header with the title 'Login'. Below the title, there is a section titled 'Existing User?' with the instruction 'Login to your account'. There are two input fields: 'Username' and 'Password'. To the right of the 'Username' field is a link 'Forgot Username?'. To the right of the 'Password' field is a link 'Forgot Password?'. Below the input fields is a blue 'Login' button.

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 the 'Security Questions (Step 1 of 2)' form. The form has a title 'Security Questions (Step 1 of 2)' and a paragraph: 'Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.' Below this are five rows, each with a dropdown menu labeled 'Select a question...' and a text input field. A red asterisk is next to each dropdown. At the bottom right, there is a blue 'Next' button and a red asterisk with the text '*Required'.

4. Set your login information.

A screenshot of the 'Change Username and Password (Step 2 of 2)' form. The form has a title 'Change Username and Password (Step 2 of 2)' and a paragraph: 'Please change your login information.' Below this are three fields: 'Username*' with a text input field, 'New Password*' with a text input field, and 'Confirm Password*' with a text input field. Below the 'Username*' field is a note: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-).' Below the 'New Password*' field is a note: '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 right, there is a blue 'Submit' button and a red asterisk with the text '*Required'.

5. You are ready to begin managing your account!

MANAGING YOUR MEMBER ACCOUNT



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

View Your Account Balance

1. From the **Accounts** tab, select **Account Summary**.
2. You can view summaries of other accounts by scrolling down the page. Your Available Balance is the amount you have available to spend on qualified medical expenses.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
Comprehensive Medical FSA	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00
Comprehensive Medical FSA	\$2,496.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,496.00
Comprehensive Medical FSA	\$1,848.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,848.00

View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.
2. From this page you can view all activity on your accounts.

Requested Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Available Cash Balance
05/24/2017	Debit Card PreAuthorization	Debit Card			

View Payment History

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

Date	Number	Method	Status	Amount
01/08/2018		Direct Deposit	Paid	\$5,000.00
06/01/2017		Debit Card	Paid	\$153.99
04/29/2017		Debit Card	Paid	\$181.89
04/27/2017		Debit Card	Paid	\$379.99
04/27/2017		Debit Card	Paid	\$184.34
04/12/2017		Debit Card	Paid	\$92.17
04/12/2017		Debit Card	Paid	\$20.01
02/15/2017		Debit Card	Paid	\$34.50

MANAGING YOUR MEMBER ACCOUNT CONTINUED



Change Your Username or Password

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

Home Your Personal Dashboard Accounts Tools & Support Statements & Notifications **Profile** I Want to...

Profile
Banking/Cards
Payment Method
Login Information

Login Information

Password [Change Password](#)

Username [Change Username](#)

Security Questions [Change Security Questions](#)

Home Your Personal Dashboard Accounts Tools & Support Statements & Notifications **Profile** I Want to...

Profile
Banking/Cards
Payment Method
Login Information

Login Information / Update Password

Current Password *

New Password *

Please enter a new password. The password must: - Have a minimum of 6 characters - Not be one of your last 3 passwords - Contain upper and lowercase letters - Contain at least one number

Confirm New Password *

*Required

[Cancel](#) [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 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**.

Home Your Personal Dashboard Accounts Tools & Support Statements & Notifications **Profile** I Want to...

Profile
Banking/Cards
Payment Method
Login Information

Banking / Cards

Bank Accounts [View / Update](#)

Debit Cards [Report Lost/Stolen](#)
[Order Replacement](#)

† Request New Personal Identification Number (PIN) Toll Free Number: (866) 898-9795

Home Your Personal Dashboard Accounts Tools & Support Statements & Notifications **Profile** I Want to...

Profile
Banking/Cards
Payment Method
Login Information

Cards / Report Card Lost/Stolen

Card Information

Current Status Active

Update Card Status

New Status Lost/Stolen

Your Mailing Address

[Update Your Mailing Address](#)

* 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.

If you suspect fraudulent activity on your account a Transaction Dispute form must be filled 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.

[Cancel](#) [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 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 finished, 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 more information 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:

- | | | |
|--|--|---|
| 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?

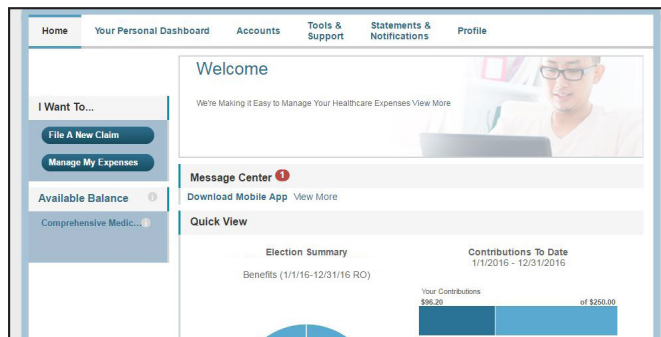
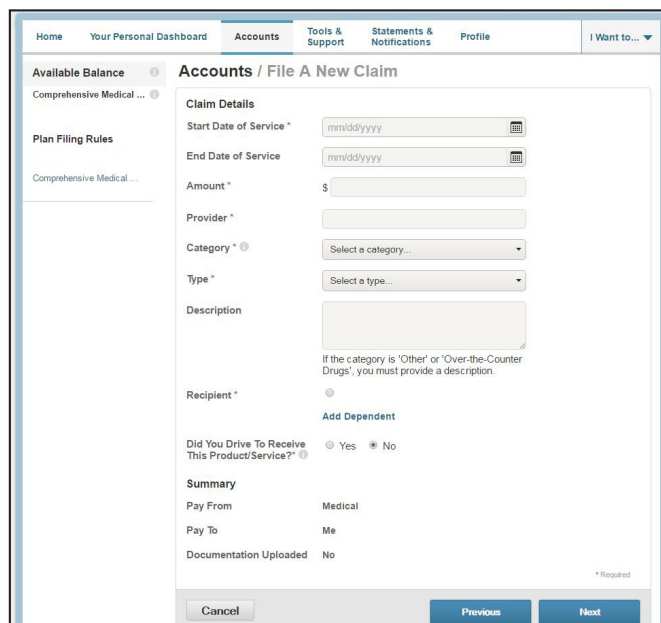
Sign up for Direct Deposit and after you submit a claim, Surency will automatically deposit those dollars back into your bank account. There are two ways to set up Direct Deposit:

- | | |
|---|---|
| 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. |
|---|---|

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

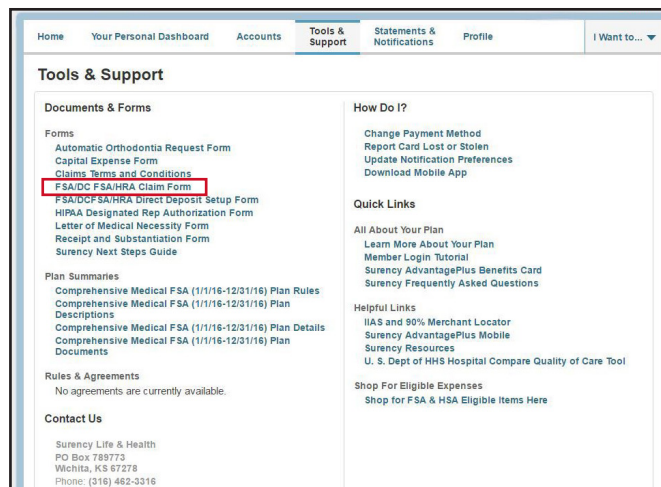
File a Claim Online

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 clicking the **File Claim** button next to that account.
3. Fill out all required fields on the claim form and click **Add Claim** when finished.
4. In your Claims Basket, 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. Click on the **Tool & Support** tab at the top of the portal.
2. Click on **FSA/DC 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 FLEX MOBILE APP



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.

YOUR DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DC 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

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 the funds have been withdrawn from your paycheck. 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

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LOGGING IN TO YOUR MEMBER ACCOUNT



1. Visit [Surency.com](https://surency.com) and select the Surency Flex Member Account.
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.

A screenshot of the 'Login' page for the Surency Flex Member Account. The page has a light blue header with the title 'Login'. Below the title, there is a section titled 'Existing User?' with the subtext 'Login to your account'. This section contains two input fields: 'Username' and 'Password'. To the right of the 'Username' field is a link that says 'Forgot Username?'. To the right of the 'Password' field is a link that says 'Forgot Password?'. Below the 'Password' field is a blue button with the text 'Login' in white.

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 the 'Security Questions (Step 1 of 2)' form. The form has a title 'Security Questions (Step 1 of 2)' and a paragraph: 'Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.' Below this are five rows, each with a dropdown menu labeled 'Select a question...' and a text input field. A red asterisk is next to each dropdown. At the bottom right, there is a red asterisk with the text '*Required' and a blue 'Next' button.

Security Questions (Step 1 of 2)

Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.

Select a question... *

Select a question... *

Select a question... *

Select a question... *

Select a question... *

*Required

Next

4. Set your login information.

A screenshot of the 'Change Username and Password (Step 2 of 2)' form. The form has a title 'Change Username and Password (Step 2 of 2)' and a paragraph: 'Please change your login information.' Below this are three fields: 'Username*' with a text input field, 'New Password*' with a text input field, and 'Confirm Password*' with a text input field. There is a red asterisk next to each label. Below the 'New Password' field, there is a paragraph: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-). 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 right, there is a red asterisk with the text '*Required' and a blue 'Submit' button.

Change Username and Password (Step 2 of 2)

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 6 characters & 20 character max - Not be one of your last 3 passwords - Contain at least one number

Confirm Password*

*Required

Submit

5. You are ready to begin managing your account!

MANAGING YOUR MEMBER ACCOUNT



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

View Your Account Balance

1. From the **Accounts** tab, select **Account Summary**.
2. You can view summaries of other accounts by scrolling down the page. Your Available Balance is the amount you have available to spend on dependent care expenses.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
Comprehensive Medical FSA	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00
Comprehensive Medical FSA	\$2,496.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,496.00
Comprehensive Medical FSA	\$1,848.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,848.00

View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.
2. From this page you can view all activity on your accounts.

Requested Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Available Cash Balance
05/24/2017	Debit Card PreAuthorization	Debit Card			
05/24/2017	Debit Card	Debit Card			

View Payment History

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

Date	Description	Method	Status	Amount
05/24/2017	Debit Card	Debit Card	Paid	\$100.00
05/24/2017	Debit Card	Debit Card	Paid	\$100.00
05/24/2017	Debit Card	Debit Card	Paid	\$100.00

MANAGING YOUR MEMBER ACCOUNT CONTINUED



Change Your Username or Password

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

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 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 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 finished, 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 more information 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. 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 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. |
|---|---|

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 clicking the **File Claim** button next to that account.
3. Fill out all required fields on the claim form and click **Add Claim** when finished.
4. In your Claims Basket, 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. Click on the **Tool & Support** tab at the top of the portal.
2. Click on **FSA/DC 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 FLEX MOBILE APP



ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Dependent Care Flexible Spending Account (DC 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 Dependent 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.
- 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.

YOUR HEALTH SAVINGS ACCOUNT (HSA)



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](#)[Using Your Surency Flex
Benefits Card](#)[Managing Your
Member Account](#)[Requesting Reimbursement](#)[Editing Your Profile Information](#)[Using the Surency Flex
Mobile App](#)[Investing Funds](#)

surency.com | [866-818-8805](tel:866-818-8805)

[Click here
to go back.](#)

LOGGING IN TO YOUR MEMBER ACCOUNT



1. Visit [Surency.com](https://surency.com) and select the Surency Flex member account.
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.

A screenshot of the 'Login' page for the Surency Flex member account. The page has a light blue header with the title 'Login'. Below the title, there is a section titled 'Existing User?' with the instruction 'Login to your account'. There are two input fields: 'Username' and 'Password'. To the right of the 'Username' field is a link 'Forgot Username?'. To the right of the 'Password' field is a link 'Forgot Password?'. Below the input fields is a blue 'Login' button. The entire login form is enclosed in a light blue border.

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 the 'Security Questions (Step 1 of 2)' form. The form has a title 'Security Questions (Step 1 of 2)' and a paragraph of instructions: 'Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.' Below the instructions are five rows, each with a dropdown menu labeled 'Select a question...' and a text input field. A red asterisk is next to each dropdown. At the bottom right, there is a blue 'Next' button and a red asterisk with the text '*Required'.

4. Set your login information.

A screenshot of the 'Change Username and Password (Step 2 of 2)' form. The form has a title 'Change Username and Password (Step 2 of 2)' and a paragraph of instructions: 'Please change your login information.' Below the instructions are three rows: 'Username*' with a text input field, 'New Password*' with a text input field, and 'Confirm Password*' with a text input field. Below the 'New Password' field, there is a paragraph of instructions: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-). 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 right, there is a blue 'Submit' button and a red asterisk with the text '*Required'.

5. You are ready to begin managing your account!

MANAGING YOUR MEMBER ACCOUNT



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

View Your Account Balance

1. From the **Accounts** tab, select **Account Summary**.
2. You can view summaries of other accounts by scrolling down the page. Your Available Balance is the amount you have available to spend on qualified medical expenses.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
Comprehensive Medical FSA	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00
Comprehensive Medical FSA	\$2,496.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,496.00
Comprehensive Medical FSA	\$1,848.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,848.00

View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.
2. From this page you can view all activity on your accounts.

Requested Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Available Cash Balance
05/24/2017	Debit Card PreAuthorization	Debit Card			
05/24/2017	Debit Card	Debit Card			

View Payment History

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

Date	Description	Method	Status	Amount
05/24/2017	Debit Card	Debit Card	Paid	\$1,000.00
05/24/2017	Debit Card	Debit Card	Paid	\$1,000.00
05/24/2017	Debit Card	Debit Card	Paid	\$1,000.00

MANAGING YOUR MEMBER ACCOUNT CONTINUED



Change Your Username or Password

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

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 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 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 finished, 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 more information 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:

- | | | |
|--|--|---|
| 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. |
|---|---|

REQUESTING REIMBURSEMENT



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

Request HSA Distributions Online

1. From the **Home** tab, select **Make HSA Transaction**.
2. In the **Distribution Funds From** option, select **My HSA**. 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** on the **Distribution Funds To** option. Then enter your provider's name in the Recipient Name box.

Print a Distribution Form

1. Click on the **Tool & Support** tab at the top of the portal.
2. Click on **HSA Distribution Request Form** to download and print a claim form.
3. Follow the instructions on the claim for to 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



ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Health Savings Account (HSA) 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:

- Snap a photo of receipts within the app to submit with new or existing claims.
- Request HSA distributions and make HSA contributions.
- 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.

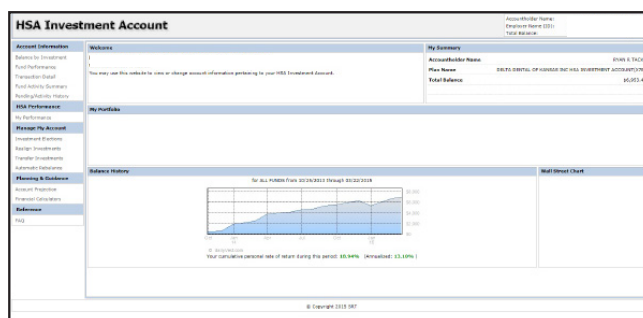
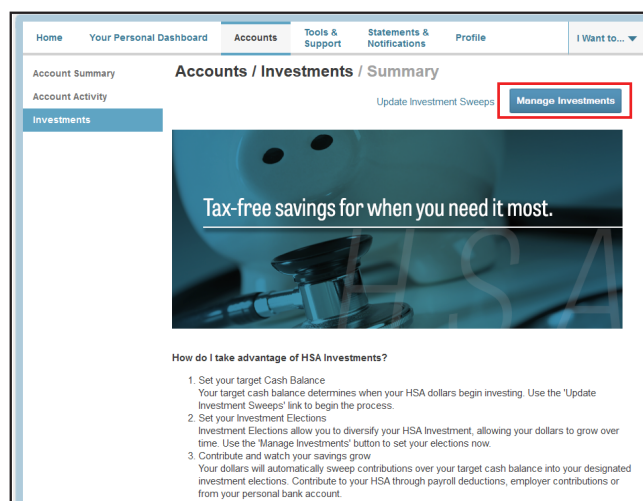
INVESTING HSA FUNDS



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

INVEST FUNDS IN YOUR HSA

- Visit **Surency.com** and log in to your Member Account.
- Select **Investments** under the **Accounts** tab.
- Set up investment transfers by selecting **Setup Investment Transfer**. 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 by selecting **Manage Investments**.
- Answer the security question and select **Submit**.
- Use this website to add or change information related to your HSA investment account.
- You should consult your own legal and tax advisors regarding your personal situation and whether investing is right for you.



YOUR HEALTH REIMBURSEMENT ARRANGEMENT (HRA)



WHAT'S NEXT?

Your employer makes contributions to your HRA. You won't pay income tax on that amount, so it is free money for you to use on eligible expenses.

ACCESSING YOUR FUNDS

The amount that your employer will be contributing to your HRA will either be added to your account in increments or in one lump sum.

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.*
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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) and select the Surency Flex member account.
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.

A screenshot of the 'Login' page on the Surency Flex website. The page has a light blue header with the title 'Login'. Below the title, there is a section titled 'Existing User?' with the subtext 'Login to your account'. This section contains two input fields: 'Username' and 'Password'. To the right of the 'Username' field is a link that says 'Forgot Username?'. To the right of the 'Password' field is a link that says 'Forgot Password?'. Below the 'Password' field is a blue button with the text 'Login' in white.

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 the 'Security Questions (Step 1 of 2)' form. The form has a title 'Security Questions (Step 1 of 2)' and a paragraph: 'Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.' Below this are five rows, each with a dropdown menu labeled 'Select a question...' and a text input field. A red asterisk is next to each dropdown. At the bottom right, there is a blue 'Next' button and a red asterisk with the text '*Required'.

4. Set your login information.

A screenshot of the 'Change Username and Password (Step 2 of 2)' form. The form has a title 'Change Username and Password (Step 2 of 2)' and a paragraph: 'Please change your login information.' Below this are three fields: 'Username*' with a text input field, 'New Password*' with a text input field, and 'Confirm Password*' with a text input field. Below the 'Username*' field is a paragraph: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-).' Below the 'New Password*' field is a paragraph: '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 right, there is a blue 'Submit' button and a red asterisk with the text '*Required'.

5. You are ready to begin managing your account!

MANAGING YOUR MEMBER ACCOUNT



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

View Your Account Balance

1. From the **Accounts** tab, select **Account Summary**.
2. You can view summaries of other accounts by scrolling down the page. Your Available Balance is the amount you have available to spend on eligible expenses.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
Comprehensive Medical FSA	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00
Comprehensive Medical FSA	\$2,496.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,496.00
Comprehensive Medical FSA	\$1,848.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,848.00

View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.
2. From this page you can view all activity on your accounts.

Requested Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Available Cash Balance
05/24/2017	Debit Card PreAuthorization	Debit Card			

View Payment History

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

Date	Name	Method	Status	Amount
05/24/2017	CHICK B	Debit Card	Paid	\$11.00
05/24/2017	CHICK B	Debit Card	Paid	\$11.00
05/24/2017	CHICK B	Debit Card	Paid	\$11.00

MANAGING YOUR MEMBER ACCOUNT CONTINUED



Change Your Username or Password

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

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 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 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 finished, 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 more information 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:

- | | | |
|--|--|---|
| 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. |
|---|---|

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 clicking the **File Claim** button next to that account.
3. Fill out all required fields on the claim form and click **Add Claim** when finished.
4. In your Claims Basket, 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. Click on the **Tool & Support** tab at the top of the portal.
2. Click on **FSA/DC 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

**Click here
to go back.**

SURENCY FLEX MOBILE APP



ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Health Reimbursement Arrangement (HRA) 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 HRA 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

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YOUR COMMUTER BENEFITS



WHAT'S NEXT?

You may enroll annually or monthly. Once you've enrolled, you may set your election amount. Maximum elections are subject to change and are set by the IRS. That amount will be automatically taken out of your paychecks in equal increments before you pay federal, state and FICA taxes on the designated amount.

ACCESSING YOUR FUNDS

When you are ready to use the money in your account for an eligible transit or parking expense, just swipe your **Surency Flex Benefits Card**. If you don't have a Surency Flex Benefits Card, or you prefer to pay upfront then be reimbursed, you can file a claim electronically from your **Member Account** or **mobile app** and you will be reimbursed with money from your account, as long as you have funds available.



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Mobile App**

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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.

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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 the 'Security Questions (Step 1 of 2)' form. The form has a title 'Security Questions (Step 1 of 2)' at the top. Below the title is a paragraph: 'Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.' There are five rows, each with a dropdown menu labeled 'Select a question...' and a text input field. A red asterisk is next to each dropdown. At the bottom right, there is a blue 'Next' button and a red asterisk with the text '*Required'.

4. Set your login information.

A screenshot of the 'Change Username and Password (Step 2 of 2)' form. The form has a title 'Change Username and Password (Step 2 of 2)' at the top. Below the title is a paragraph: 'Please change your login information.' There are three input fields: 'Username*', 'New Password*', and 'Confirm Password*'. The 'New Password*' field has a text box below it with the text: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-). 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 right, there is a blue 'Submit' button and a red asterisk with the text '*Required'.

5. You are ready to begin managing your account!

MANAGING YOUR MEMBER ACCOUNT



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

View Your Account Balance

1. From the **Accounts** tab, select **Account Summary**.
2. You can view summaries of other accounts by scrolling down the page. Your Available Balance is the amount you have available to spend on qualified transit and/or parking expenses.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
Pre-tax Mass Transit (1/1/17-12/31/17)	\$3,185.07	\$824.65	\$824.65	\$0.00	\$0.00	\$115.92

View Your Account Activity

1. From the **Accounts** tab, select **Account Activity**.
2. From this page you can view all activity on your accounts.

Date	Description	Amount	Running Balance	Notes
07/27/2017	Payroll Deduction	\$29.12	\$115.92	
07/20/2017	Payroll Deduction	\$29.13	\$86.80	
07/17/2017	Claim Submission	(\$41.90)	\$57.67	
07/13/2017	Payroll Deduction	\$29.12	\$99.57	
07/12/2017	Claim Submission	(\$26.25)	\$70.45	
07/09/2017	Claim Submission	(\$11.50)	\$96.70	
07/06/2017	Payroll Deduction	\$29.13	\$108.20	
06/29/2017	Payroll Deduction	\$23.30	\$79.07	
06/22/2017	Payroll Deduction	\$23.30	\$55.77	

View Payment History

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

Card	Name	Method	Date	Amount
0000000000000000	0000000000000000	0000000000000000	0000000000000000	0000000000000000
0000000000000000	0000000000000000	0000000000000000	0000000000000000	0000000000000000
0000000000000000	0000000000000000	0000000000000000	0000000000000000	0000000000000000

MANAGING YOUR MEMBER ACCOUNT CONTINUED



Change Your Username or Password

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

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 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 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 finished, 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 more information 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 parking and/or transit vendor ring up your expenses.
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. 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. |
|---|---|

REQUESTING REIMBURSEMENT



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

Request Reimbursement 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 clicking the **File Claim** button next to that account.
3. Upload your proof of purchase by clicking on **Upload Valid Documentation**. Click **Next**.
4. Fill out all required fields on the claim form and click **Add Claim** when finished.
5. In your Claims Basket, 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 Reimbursement Request Form

1. Click on the **Tool & Support** tab at the top of the portal.
2. Click on **Parking Expense Reimbursement Request** or **Transit Expense Reimbursement Request** 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.

SURENCY FLEX MOBILE APP



ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Commuter Benefit 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 Commuter Benefit expenses.
Snap a photo of receipts within the app to submit with new or existing claims.
- Access account funds to pay yourself back.
- 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.



CONTACT US

It sure is easy.

Customer Service

Toll Free – 866-818-8805

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 staff via the Online Contact Us form.

surency.com | 866-818-8805