WELCOME TO SURENCY

It sure is easy.

Now that you've enrolled in a Surency 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 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:



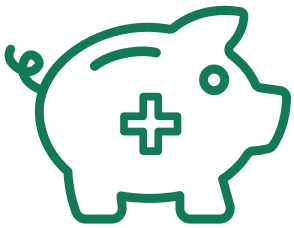
FSA
FLEXIBLE SPENDING ACCOUNT



DC FSA
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



LP FSA
LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT



HSA
HEALTH SAVINGS ACCOUNT



CONTACT US

SURENCY ©

FSA / FLEXIBLE SPENDING ACCOUNT

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 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 Mobile App* or on your *Member Account* at Surency.com.

USE THESE LINKS TO LEARN MORE

Member Account: Logging In

Requesting Reimbursement

Managing Your Member Account

Using the Surency Mobile App

Editing Your Profile Information

Adding Your Surency Benefits Card to Apple Wallet

Using Your Surency Benefits Card

Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT

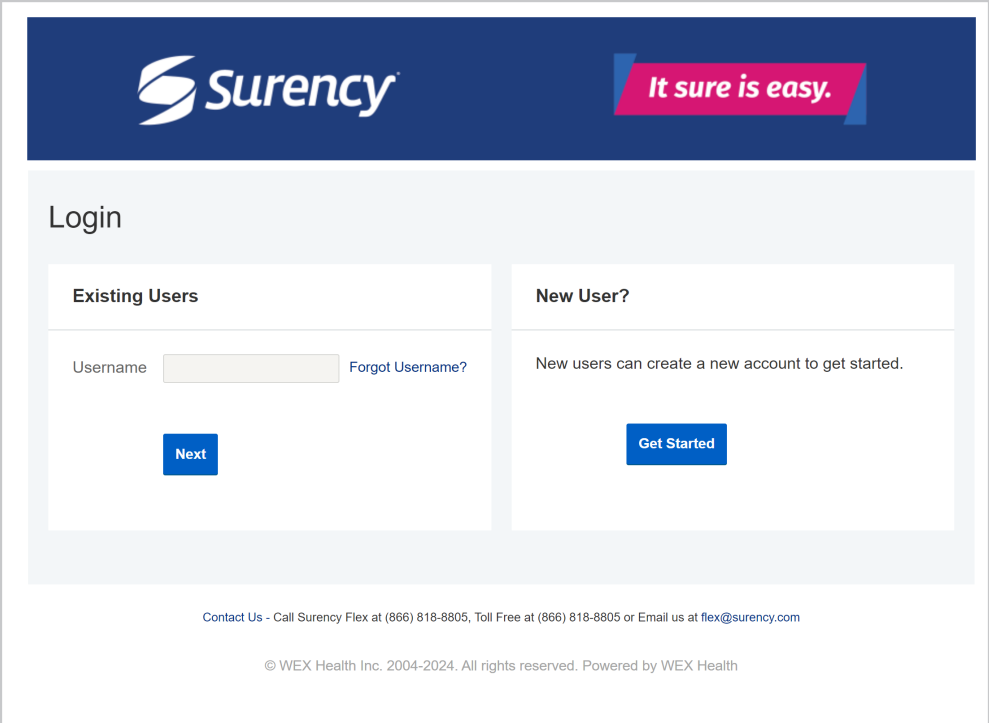
1. Visit *Surency.com*. Select *Login* in the top right hand corner, then select *Member - Reimbursement Account.*

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 below as your username and password have not changed.

We recommend using Google Chrome when registering for and/or visiting your Surency Member Account.

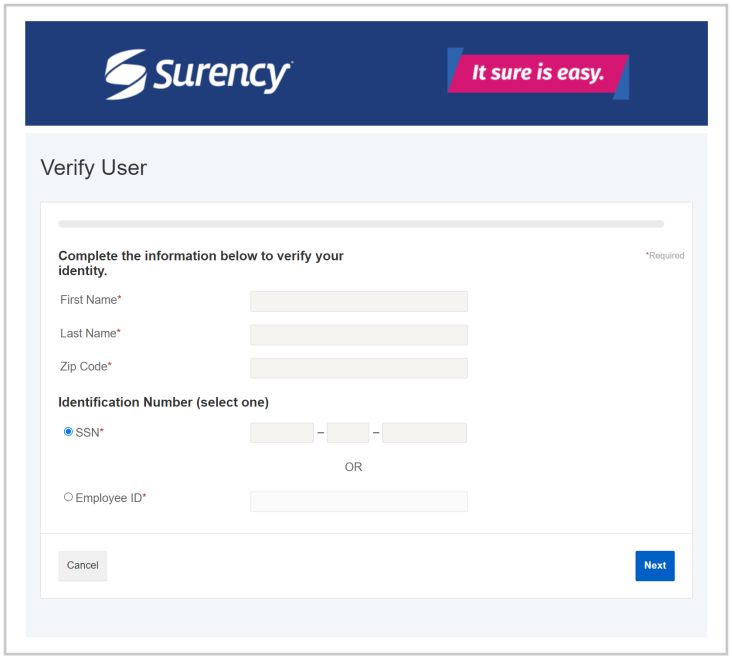
Note: If you experience any difficulty signing in to your Surency Member Account, please call Customer Service at 866-818-8805.



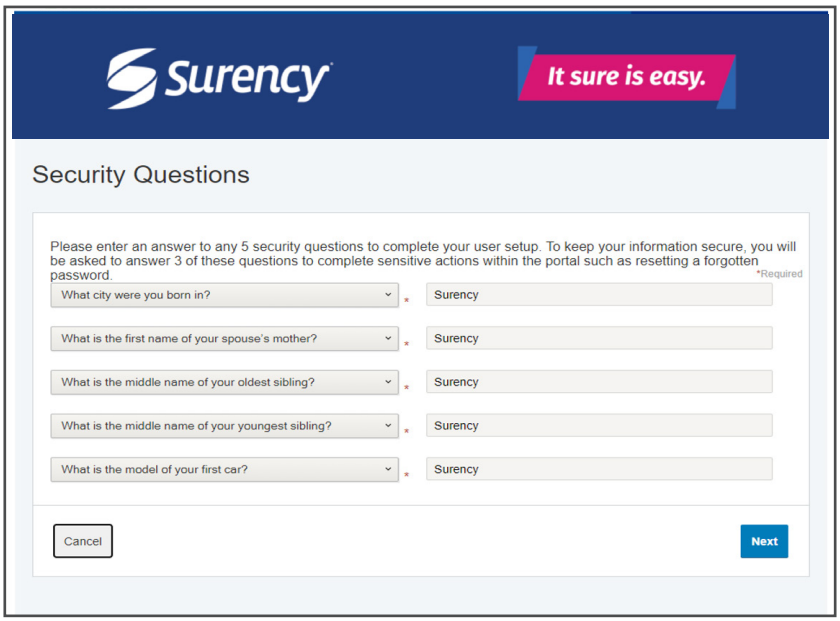
Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

3. To start, please verify your identity.



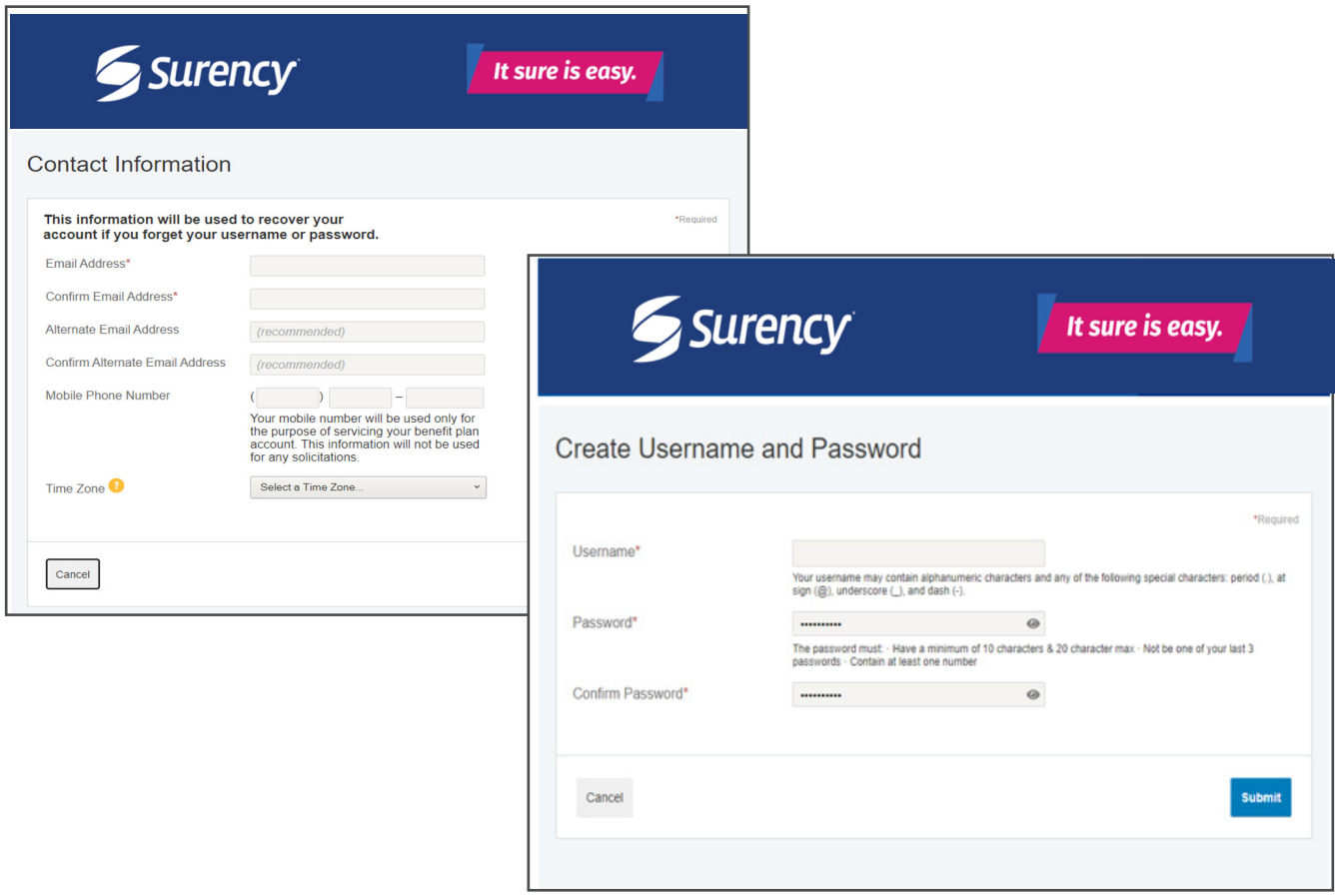
4. You will need to set your security questions and answers to complete your user setup.



Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

5. Set your login information.



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

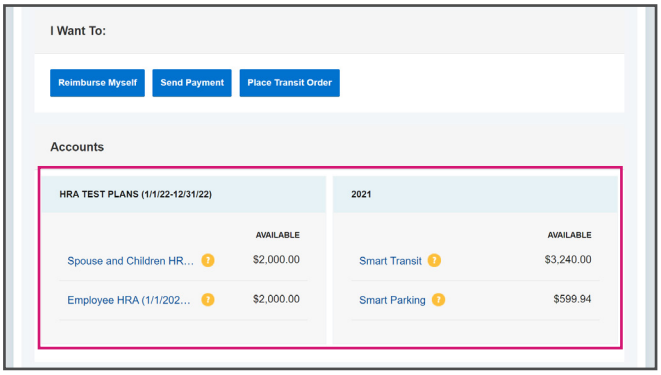
Click here to go back.

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



View Your Account Activity

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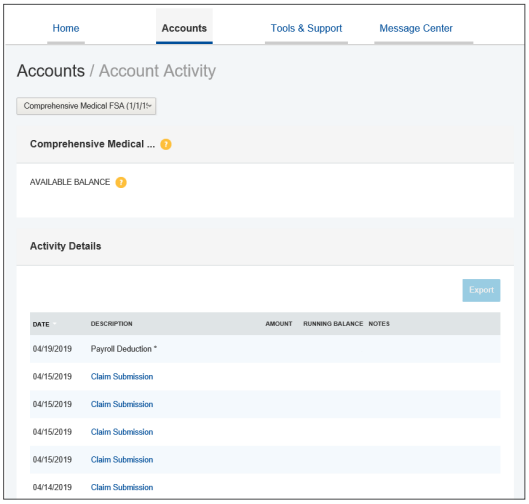
2. From this page you can view all activity on your accounts. Depending on your account options, you may need to select the drop down menu to select your plan.



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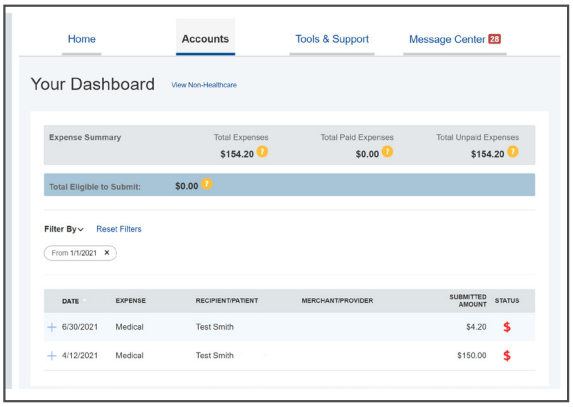

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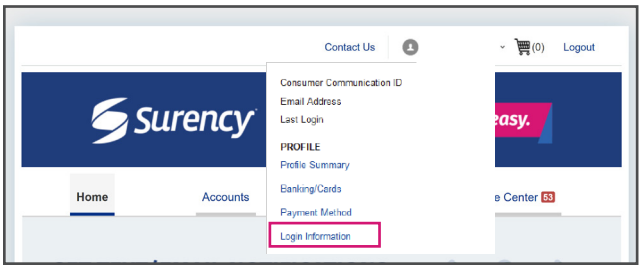
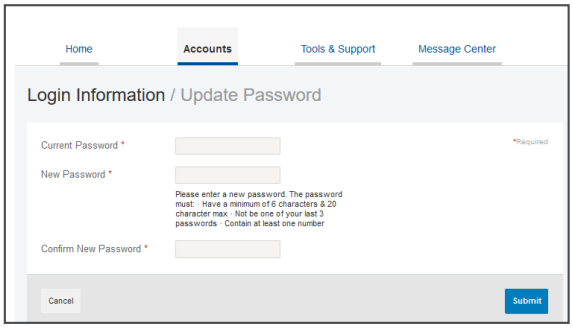
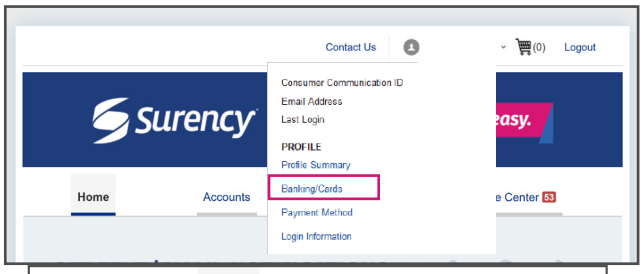


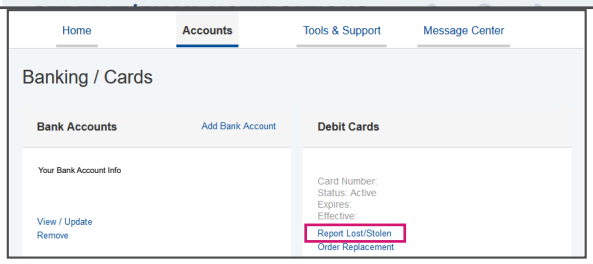


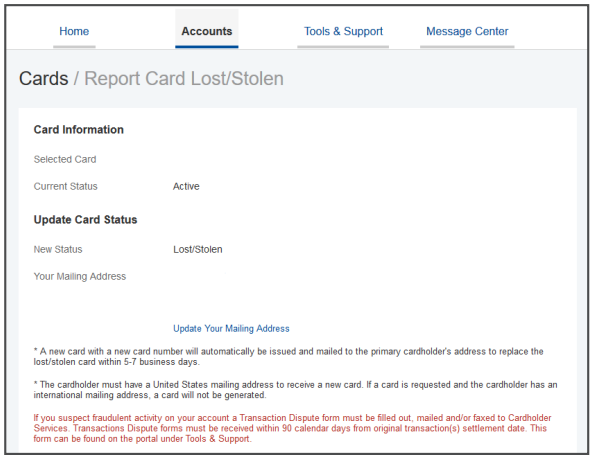
Change Your Username, Password, or Security Questions

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.

Click here to go back.

EDITING YOUR PROFILE INFORMATION

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

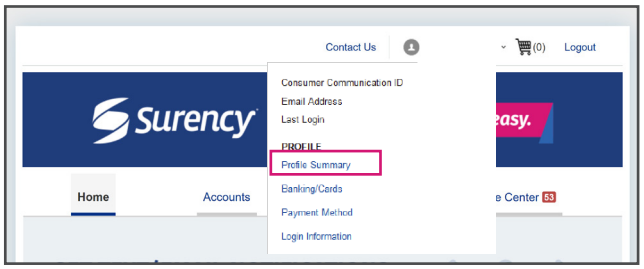
View/Edit Profile Information or Add Dependents/Spouse

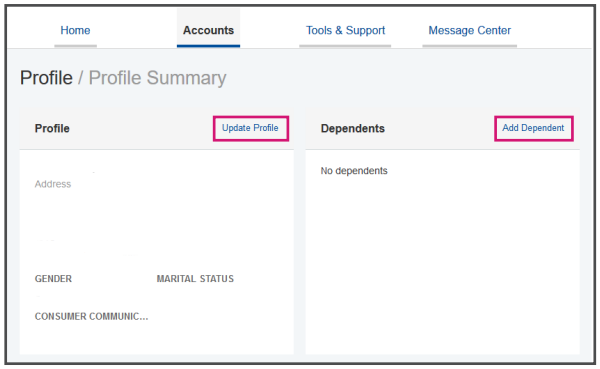
1. Hover over your name in the upper right corner of the page, and select *Profile Summary*. Here you can view and update your profile summary including your:

   + 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*.



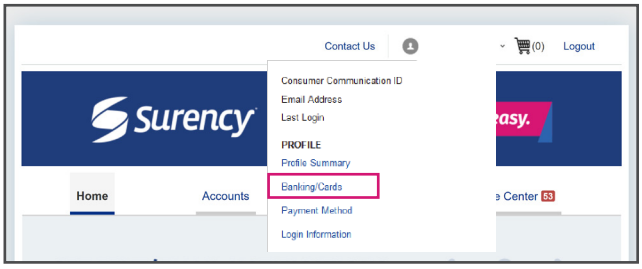


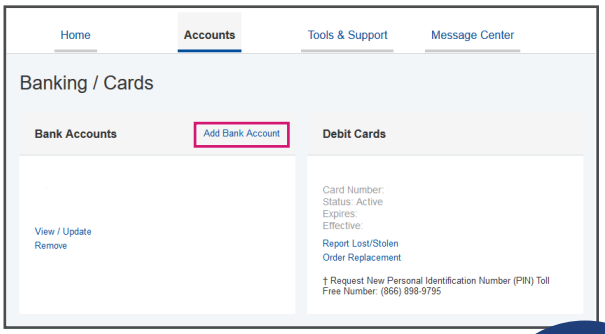
Add or Update a Bank Account

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*.





Click here to go back.

FSA

USING YOUR SURENCY BENEFITS CARD

Your Surency 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 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. KEEP YOUR CARD! If you have an account next year, you will be able to continue to use the same Surency Benefits Card. We will issue you a new one when your current card expires.

HOW TO USE YOUR BENEFITS CARD

- Have the cashier ring up all of your items together.
- When it's time to pay, swipe your Surency 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.*
- All eligible expenses will be paid for from your account and deducted from your total.
- If you are purchasing non-eligible items, you will need to have a second form of payment available for those items.
- 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:

- **SURENCY APP**
  Download the Surency mobile app and submit your claim by taking a photo of your receipt
- **MEMBER ACCOUNT**
  Log into your Member Account at Surency.com to upload your receipt
- **PAPER CLAIM FORM**
  Fill out the claim form and return it to Surency:

  Email: flex@surency.com Fax: 316-272-4841 Mail: P.O. Box 789773, Wichita, Kansas 67278-9773

Sign up for Direct Deposit so that 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 OR VIA THE SURENCY MOBILE APP*

Log in to your Member Account at Surency.com or use the Surency mobile app to input your bank account information. Adding your bank account information through either your Member Account or mobile app is quick and simple, your account will be automatically verified through a secure process.

**Recommended best practice*

2. PAPER DIRECT DEPOSIT FORM

Visit Surency.com to download a Direct Deposit form. Complete and return to Surency. Please note, if you submit your bank account information via the paper form, further action is required in order to successfully activate Direct Deposit with Surency. After your completed form has been received by Surency, you will be required to manually verify your bank account through your Surency Member Account or the Surency mobile app. More information on this verification process is provided on the Direct Deposit form.

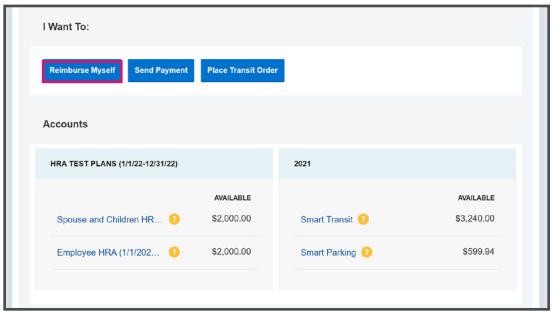
Click here to go back.

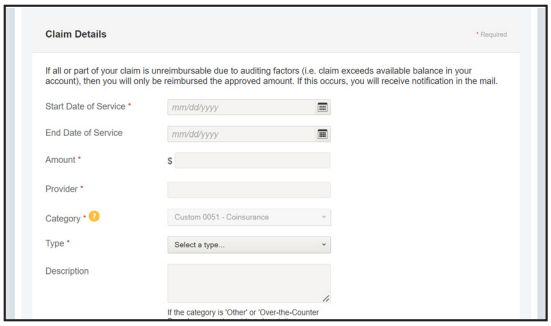
REQUESTING REIMBURSEMENT

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

Reimburse Yourself Online

1. From the *Home* tab, select *Reimburse Myself*.
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 *Next* 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.

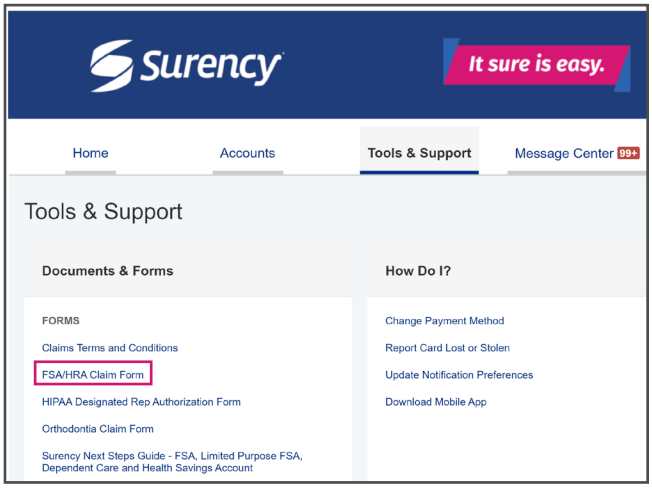




Print a Claim Form

1. Select the *Tools & Support* tab at the top of the page.
2. Click on *FSA Claim 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 Mobile App, where you can request reimbursements right from your mobile device.



Click here to go back.

SURENCY MOBILE APP

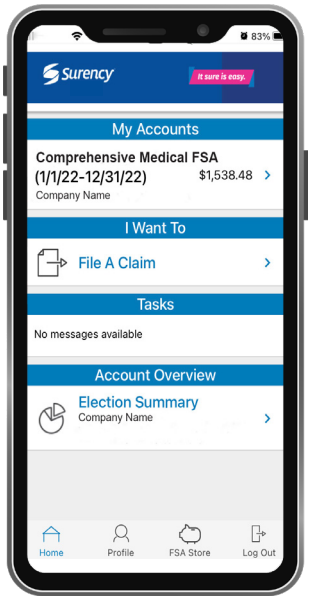
ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

+ Check your 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 Benefits Card to pay.

TAKE ACTION:

+ Submit claims for FSA expenses.
+ Snap a photo of receipts within the app to submit with new or existing claims.
+ Add your Benefits Card to your mobile wallet.
+ Make repayments for ineligible expenses.
+ 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 Benefits Card as lost or stolen.



Scan to download the Surency Mobile App!

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.

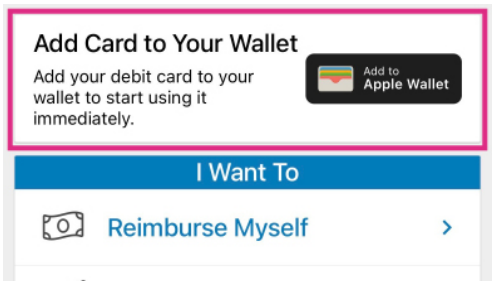
Click here to go back.

ADDING BENEFITS CARD TO APPLE WALLET

Adding your Surency Benefits Card to your mobile wallet is a simple way for you to take advantage of mobile payments, which are a fast, secure, and easy way (with less germs!) to pay for eligible expenses. Plus, you can easily store your Surency Benefits Card with the rest of your cards in your mobile wallet.

ADDING YOUR SURENCY BENEFITS CARD TO YOUR APPLE WALLET

Easily log in to the Surency mobile app and click “Add to Apple Wallet” to add the Surency Benefits Card and start paying for expenses from your phone with contactless payments.



EASE OF USE FOR MEMBERS

1. **Add the Surency benefits card to Apple Wallet**

   Within 2-3 business days of enrollment, if the card is active, the member can login to the Surency mobile app and add their card to the mobile wallet.

2. **Report a lost/stolen card and be able to start using their new card in their mobile wallet within 2-3 days**

   As soon as a lost/stolen event occurs, the process to update a replacement card in a mobile wallet starts immediately and the member will be able to use their card in the mobile wallet within 2-3 days of reporting it.

**Please note that this feature is currently only available for Apple products at this time.*

Click here to go back.

DC FSA / DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

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 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.

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Using Your Surency Benefits Card

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LOGGING IN TO YOUR MEMBER ACCOUNT

1. Visit *Surency.com*. Select *Login* in the top right hand corner, then select *Member - Reimbursement Account.*

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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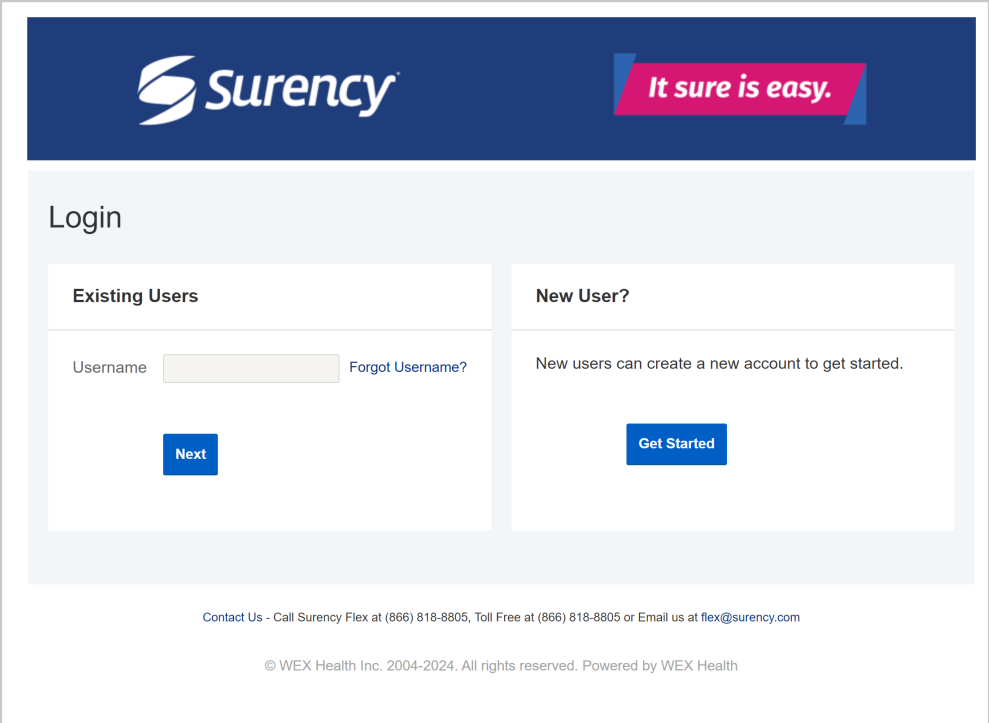

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LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

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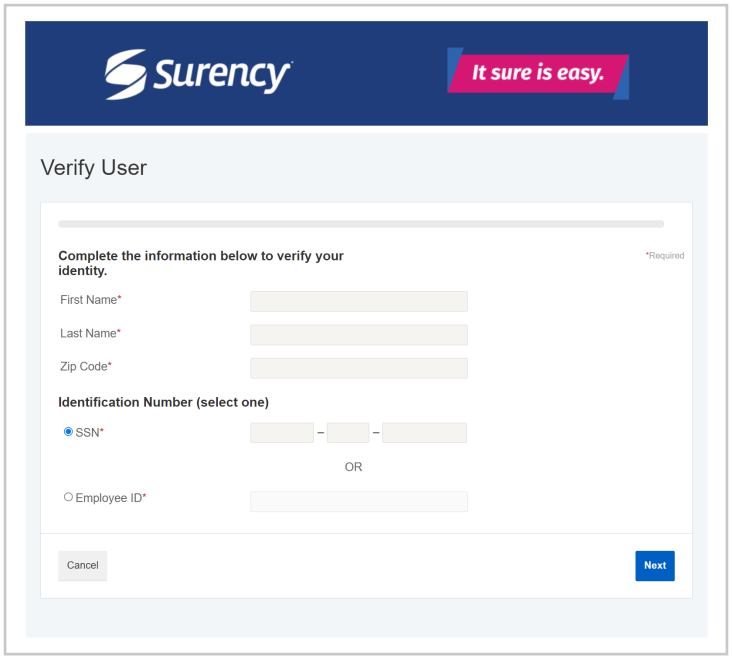

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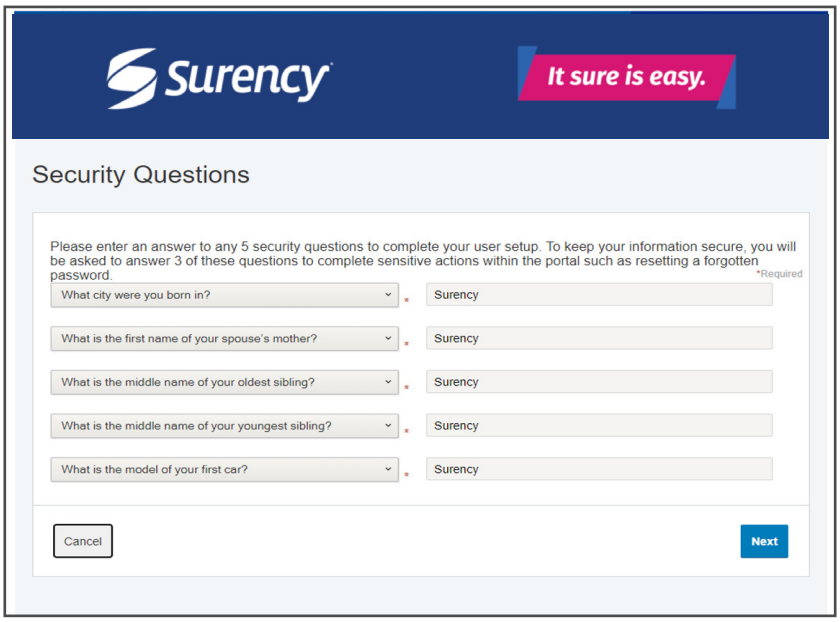

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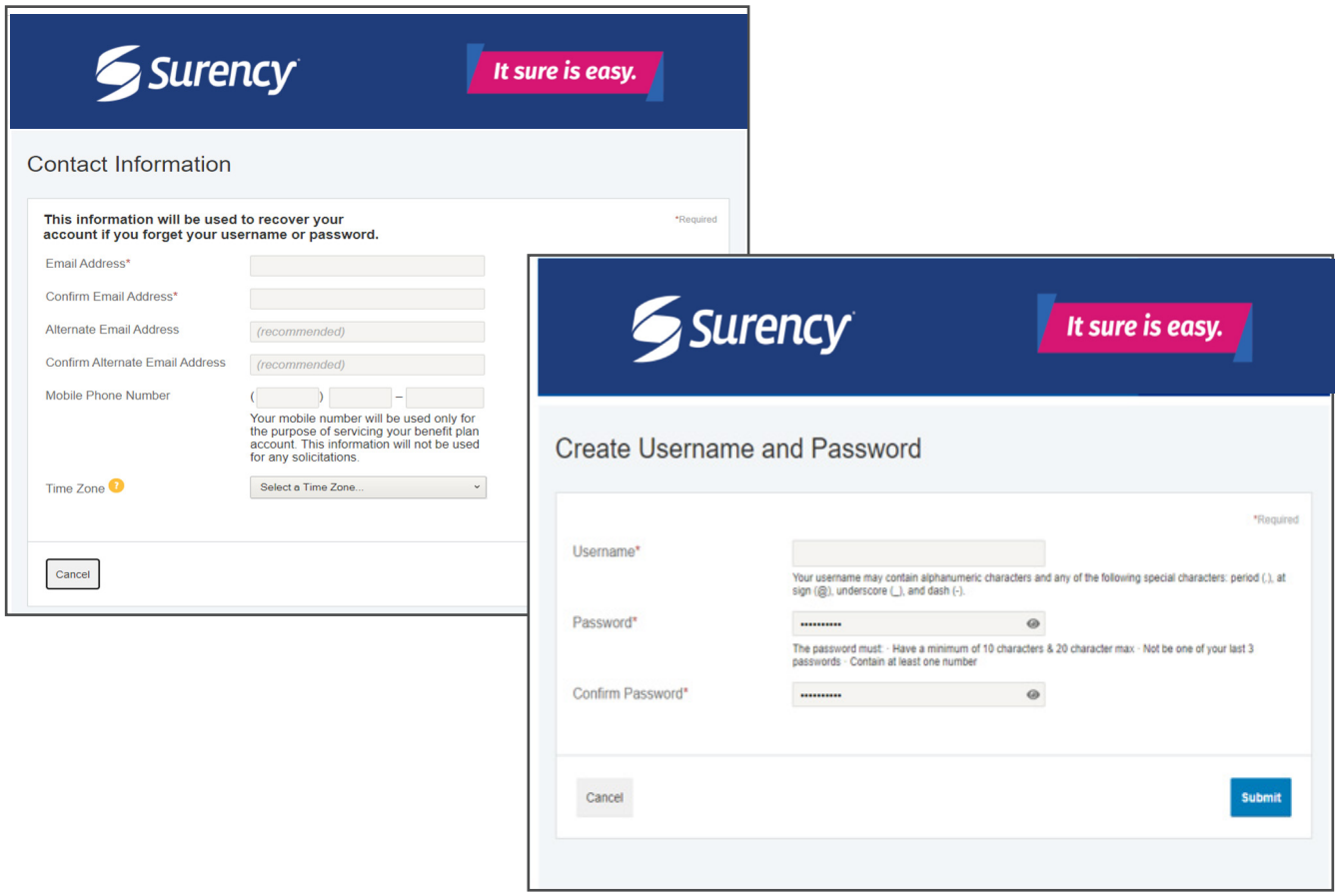

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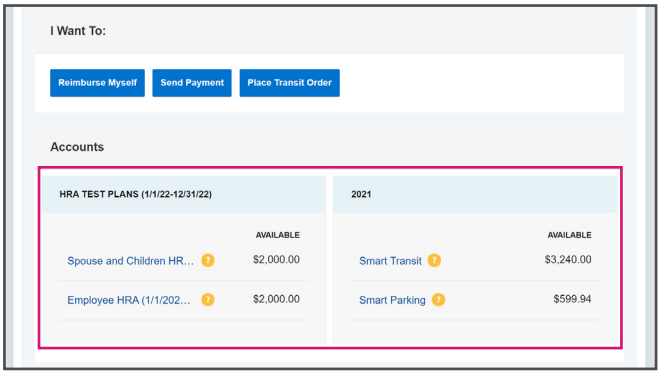

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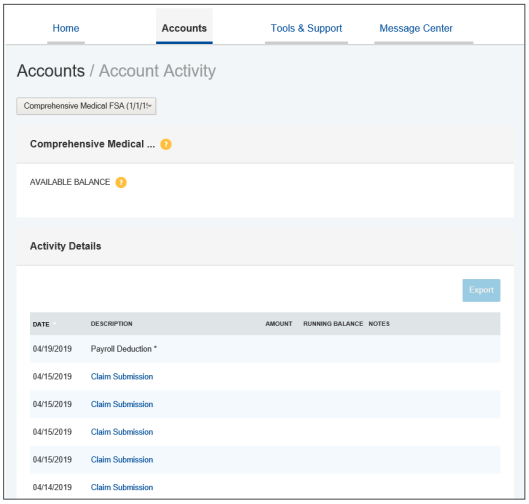

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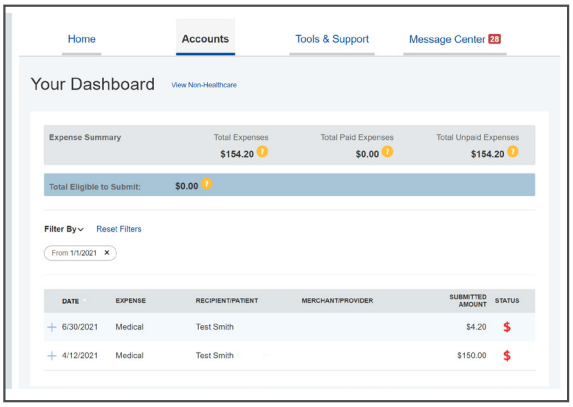

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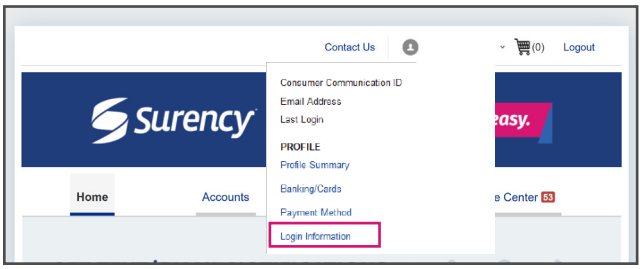
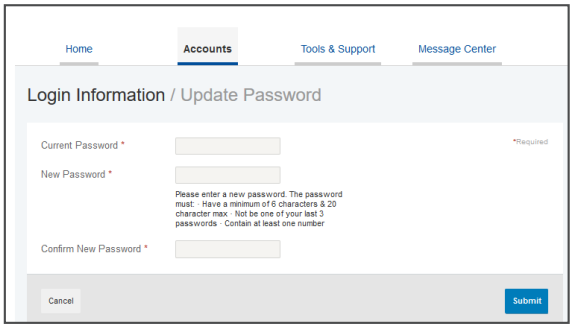
MANAGING YOUR MEMBER ACCOUNT (CONT.)

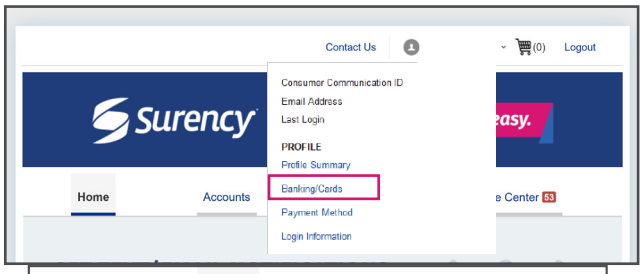


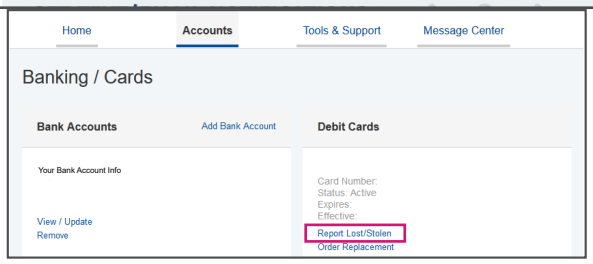


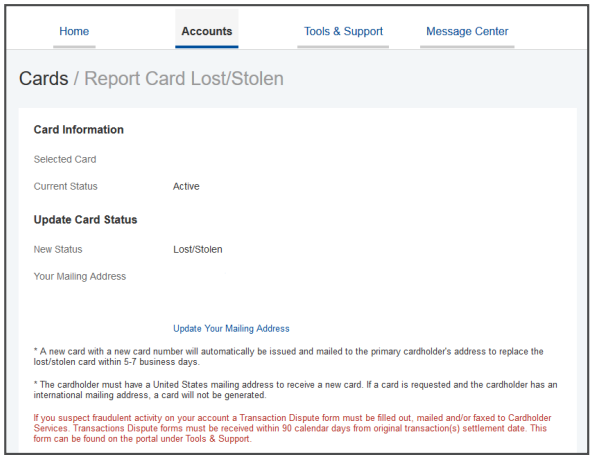
Change Your Username, Password, or Security Questions

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.

Click here to go back.

EDITING YOUR PROFILE INFORMATION

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

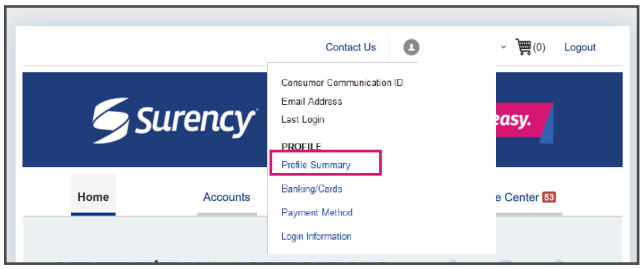
View/Edit Profile Information or Add Dependents/Spouse

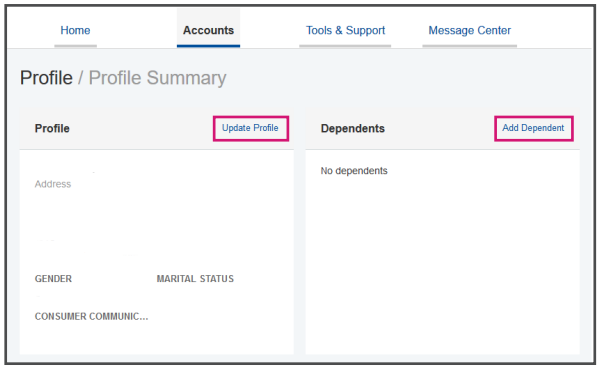
1. Hover over your name in the upper right corner of the page, and select *Profile Summary*. Here you can view and update your profile summary including your:

   + 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*.



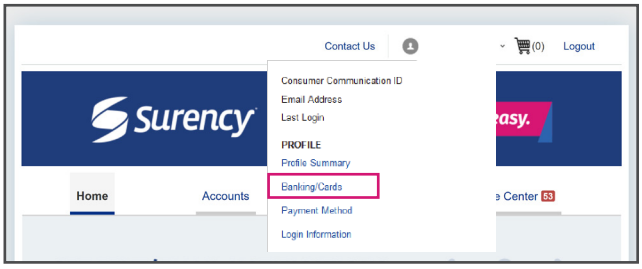


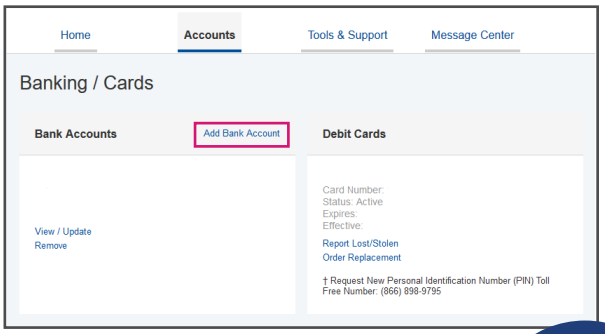
Add or Update a Bank Account

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*.





Click here to go back.

USING YOUR SURENCY BENEFITS CARD

Your Surency 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 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. KEEP YOUR CARD! If you have an account next year, you will be able to continue to use the same Surency Benefits Card. We will issue you a new one when your current card expires.

HOW TO USE YOUR BENEFITS CARD

- Have the cashier ring up all of your items together.
- When it's time to pay, swipe your Surency 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.*
- All eligible expenses will be paid for from your account and deducted from your total.
- If you are purchasing non-eligible items, you will need to have a second form of payment available for those items.
- 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:

- **SURENCY APP**
  Download the Surency mobile app and submit your claim by taking a photo of your receipt
- **MEMBER ACCOUNT**
  Log into your Member Account at Surency.com to upload your receipt
- **PAPER CLAIM FORM**
  Fill out the claim form and return it to Surency:

  Email: flex@surency.com Fax: 316-272-4841 Mail: P.O. Box 789773, Wichita, Kansas 67278-9773

Sign up for Direct Deposit so that 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 OR VIA THE SURENCY MOBILE APP*

Log in to your Member Account at Surency.com or use the Surency mobile app to input your bank account information. Adding your bank account information through either your Member Account or mobile app is quick and simple, your account will be automatically verified through a secure process.

**Recommended best practice*

2. PAPER DIRECT DEPOSIT FORM

Visit Surency.com to download a Direct Deposit form. Complete and return to Surency. Please note, if you submit your bank account information via the paper form, further action is required in order to successfully activate Direct Deposit with Surency. After your completed form has been received by Surency, you will be required to manually verify your bank account through your Surency Member Account or the Surency mobile app. More information on this verification process is provided on the Direct Deposit form.

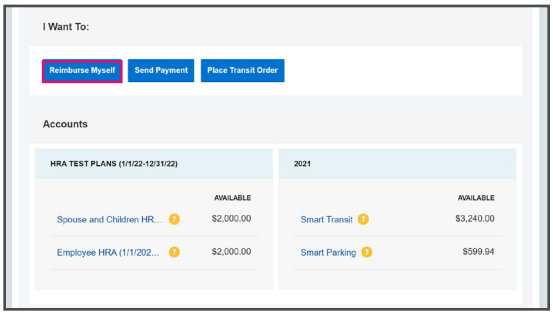
Click here to go back.

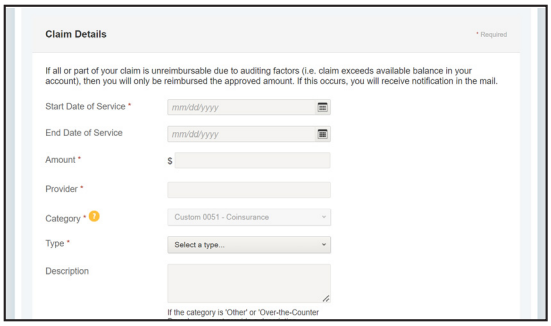
REQUESTING REIMBURSEMENT

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

Reimburse Yourself Online

1. From the *Home* tab, select *Reimburse Myself*.
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 *Next* 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.

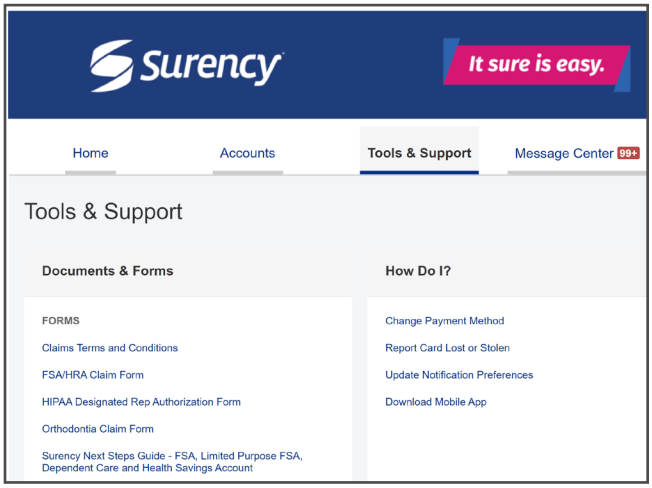




Print a Claim Form

1. Select the *Tools & Support* tab at the top of the page.
2. Click on *Dependent Care Reimbursement Form* to download and print a 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 Mobile App, where you can request reimbursements right from your mobile device.



Click here to go back.

SURENCY MOBILE APP

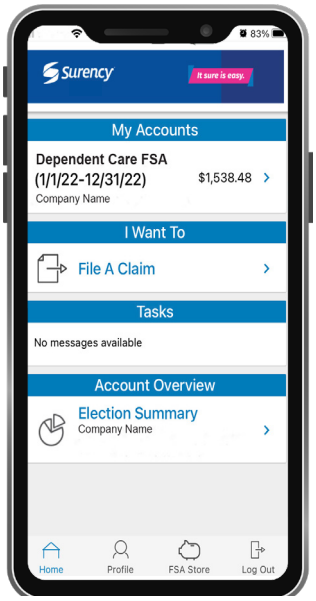
ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

- Check your Dependent Care Flexible Spending Account (DC FSA) balance.
- View account activity.
- Access FSAStore.com to purchase eligible items like contact lenses, first aid kits, sunscreen and more. Use your Surency 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.
- Add your Benefits Card to your mobile wallet.
- Make repayments for ineligible expenses.
- 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 Benefits Card as lost or stolen.



Scan to download the Surency Mobile App!

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.

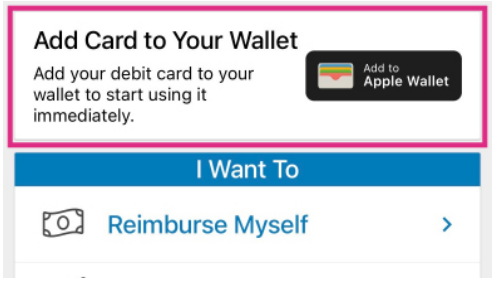
Click here to go back.

ADDING BENEFITS CARD TO APPLE WALLET

Adding your Surency Benefits Card to your mobile wallet is a simple way for you to take advantage of mobile payments, which are a fast, secure, and easy way (with less germs!) to pay for eligible expenses. Plus, you can easily store your Surency Benefits Card with the rest of your cards in your mobile wallet.

ADDING YOUR SURENCY BENEFITS CARD TO YOUR APPLE WALLET

Easily log in to the Surency mobile app and click "Add to Apple Wallet" to add the Surency Benefits Card and start paying for expenses from your phone with contactless payments.



EASE OF USE FOR MEMBERS

1. **Add the Surency benefits card to Apple Wallet**

   Within 2-3 business days of enrollment, if the card is active, the member can login to the Surency mobile app and add their card to the mobile wallet.

2. **Report a lost/stolen card and be able to start using their new card in their mobile wallet within 2-3 days**

   As soon as a lost/stolen event occurs, the process to update a replacement card in a mobile wallet starts immediately and the member will be able to use their card in the mobile wallet within 2-3 days of reporting it.

**Please note that this feature is currently only available for Apple products at this time.*

Click here to go back.

LP FSA / LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT

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 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 Mobile App* or on your *Member Account* at Surency.com.

USE THESE LINKS TO LEARN MORE

Member Account: Logging In

Requesting Reimbursement

Managing Your Member Account

Using the Surency Mobile App

Editing Your Profile Information

Adding Your Surency Benefits Card to Apple Wallet

Using Your Surency Benefits Card

Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT

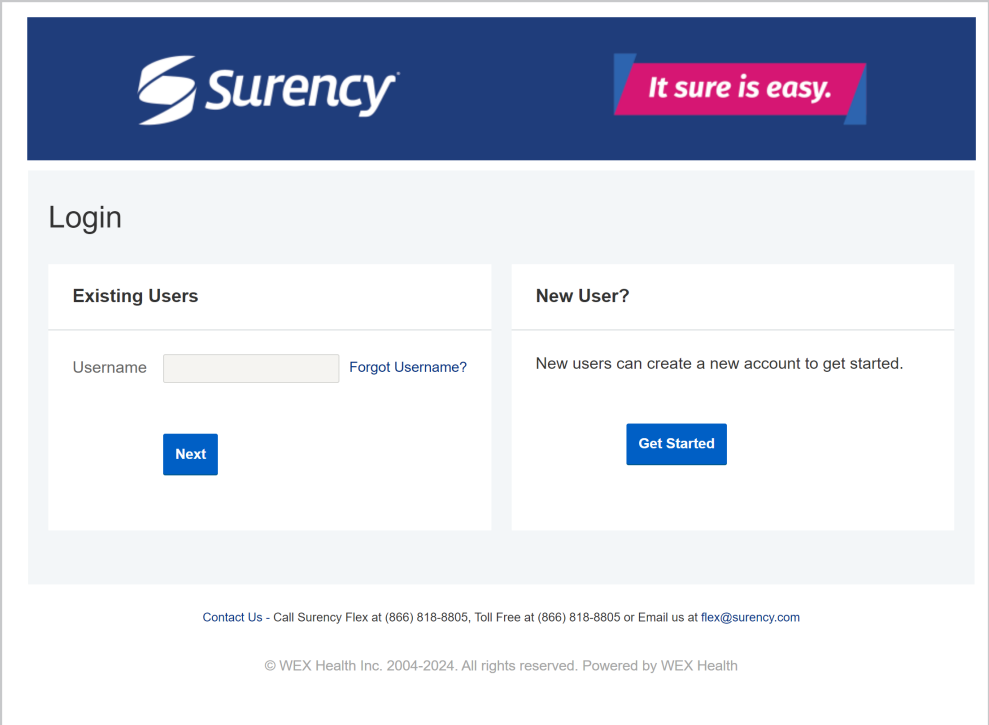
1. Visit *Surency.com*. Select *Login* in the top right hand corner, then select *Member - Reimbursement Account.*

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.

We recommend using Google Chrome when registering for and/or visiting your Surency Member Account.

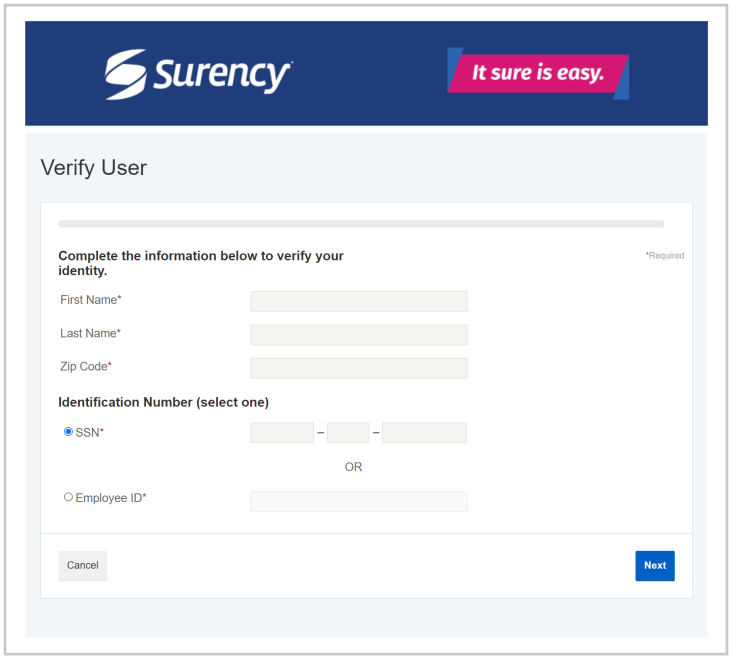
Note: If you experience any difficulty signing in to your Surency Member Account, please call Customer Service at 866-818-8805.



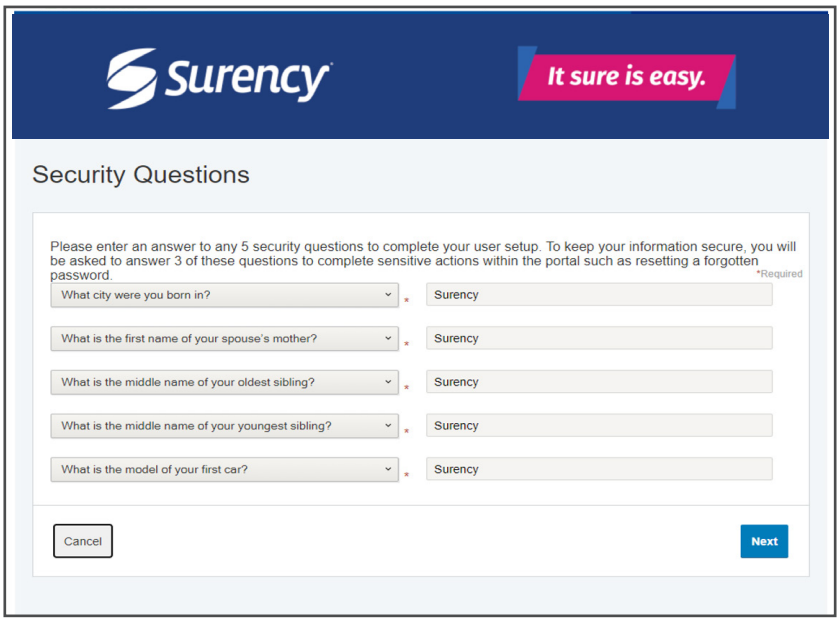
Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

3. To start, please verify your identity.



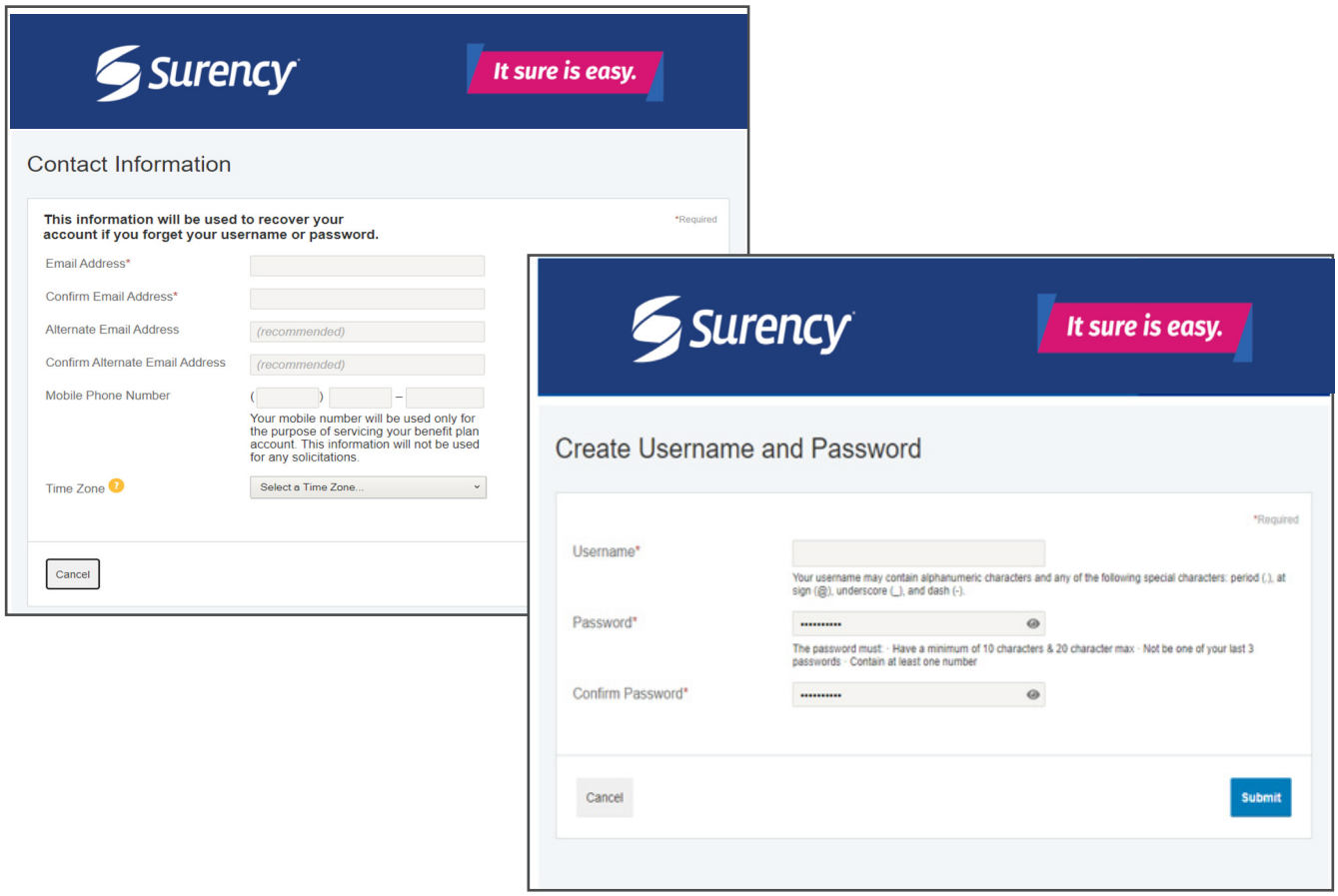
4. You will need to set your security questions and answers to complete your user setup.



Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

5. Set your login information.



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

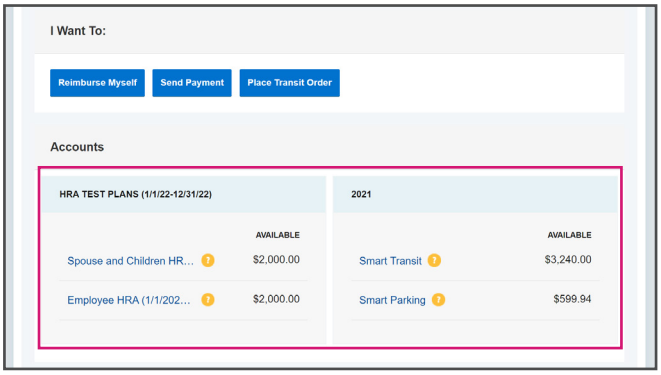
Click here to go back.

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

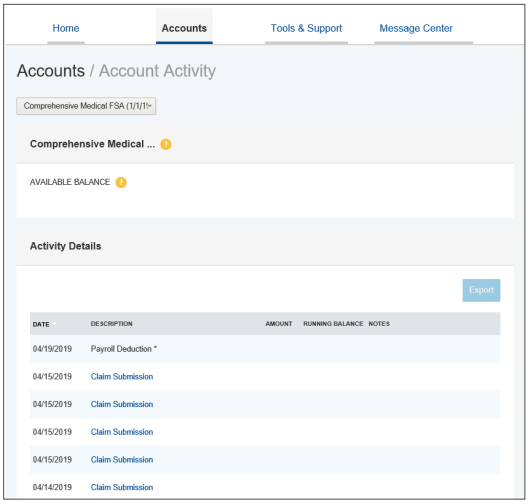
1. You can view your account balance on the Home page of your Member Account.



View Your Account Activity

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

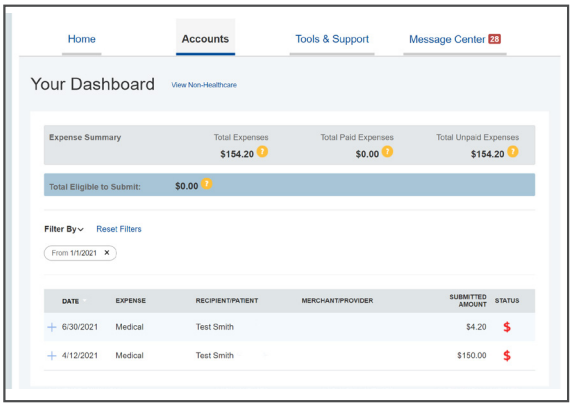
2. From this page you can view all activity on your accounts. Depending on your account options, you may need to select the drop down menu to select your plan.



View Payment History

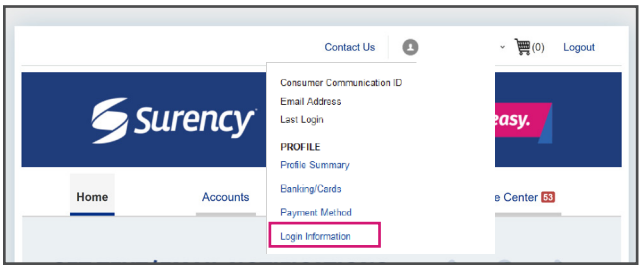
1. Select *Your Dashboard* from the *Accounts* drop down navigation.

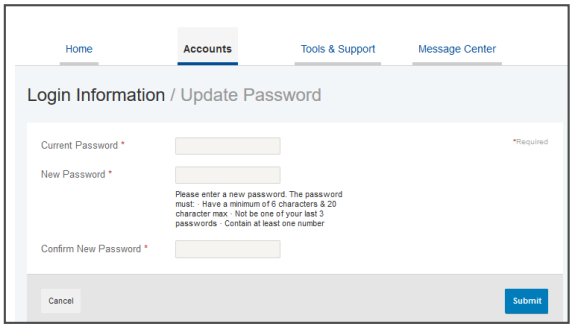
2. From this page, you can view recent distributions from your accounts and the status of each. Click on a transaction for detailed information on a specific payment.



Click here to go back.

MANAGING YOUR MEMBER ACCOUNT (CONT.)

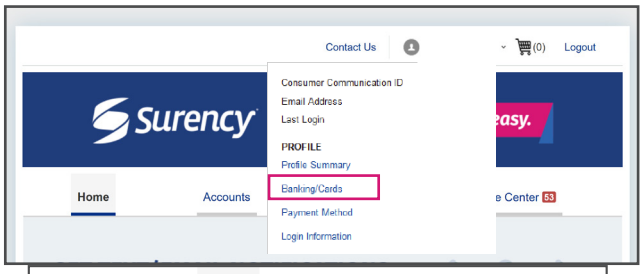


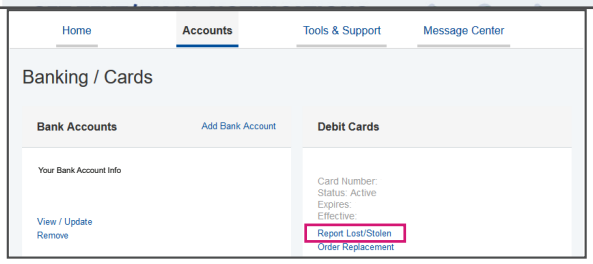


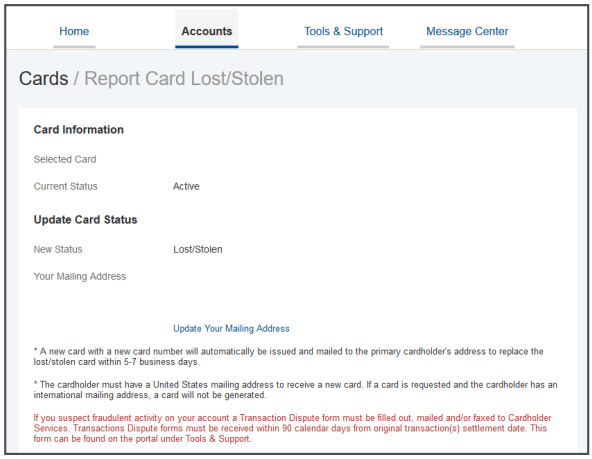
Change Your Username, Password, or Security Questions

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*.

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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*.

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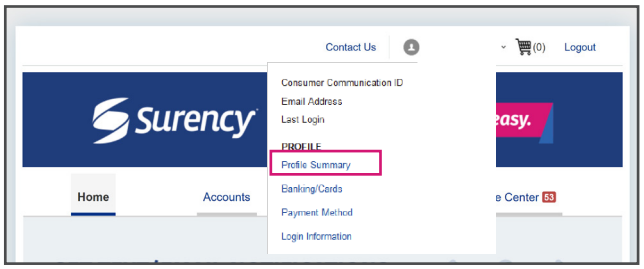

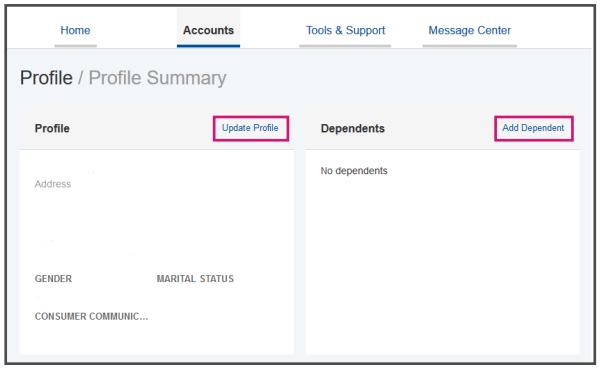

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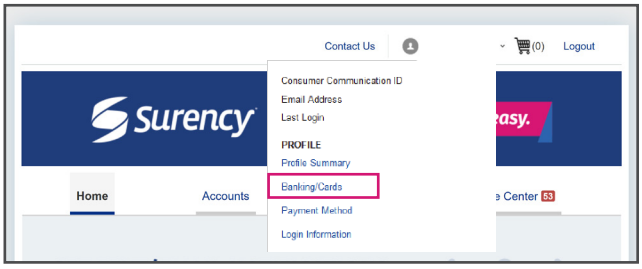

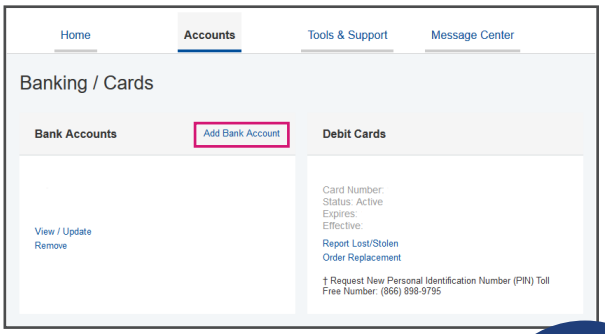

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- **MEMBER ACCOUNT**
  Log into your Member Account at Surency.com to upload your receipt
- **PAPER CLAIM FORM**
  Fill out the claim form and return it to Surency:

  Email: flex@surency.com Fax: 316-272-4841 Mail: P.O. Box 789773, Wichita, Kansas 67278-9773

Sign up for Direct Deposit so that 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 OR VIA THE SURENCY MOBILE APP*

Log in to your Member Account at Surency.com or use the Surency mobile app to input your bank account information. Adding your bank account information through either your Member Account or mobile app is quick and simple, your account will be automatically verified through a secure process.

**Recommended best practice*

2. PAPER DIRECT DEPOSIT FORM

Visit Surency.com to download a Direct Deposit form. Complete and return to Surency. Please note, if you submit your bank account information via the paper form, further action is required in order to successfully activate Direct Deposit with Surency. After your completed form has been received by Surency, you will be required to manually verify your bank account through your Surency Member Account or the Surency mobile app. More information on this verification process is provided on the Direct Deposit form.

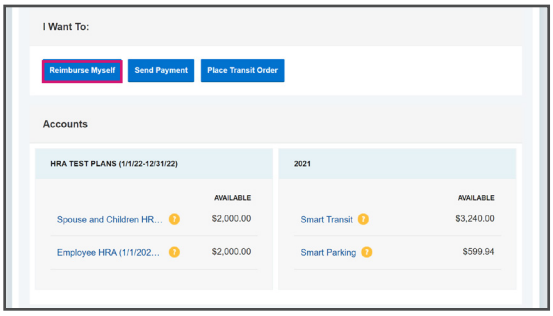
Click here to go back.

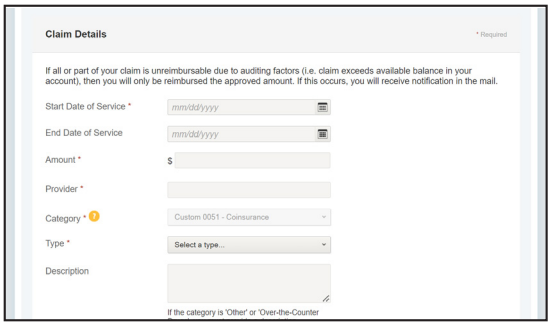
REQUESTING REIMBURSEMENT

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

Reimburse Yourself Online

1. From the *Home* tab, select *Reimburse Myself*.
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 *Next* 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.

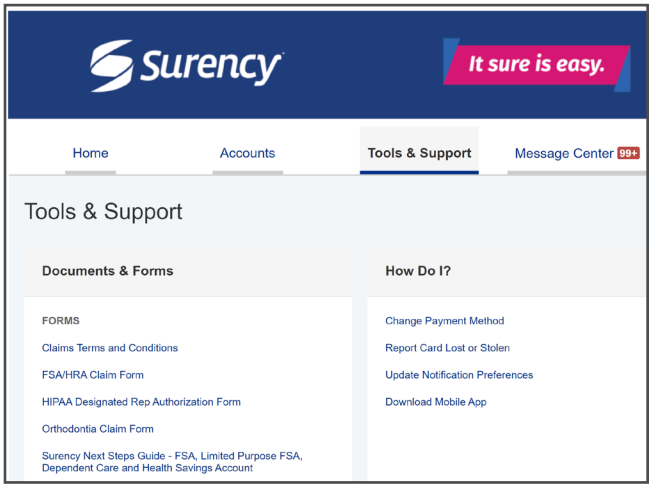




Print a Claim Form

1. Select the *Tools & Support* tab at the top of the page.
2. Click on *LP FSA Claim 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 Mobile App, where you can request reimbursements right from your mobile device.



Click here to go back.

SURENCY MOBILE APP

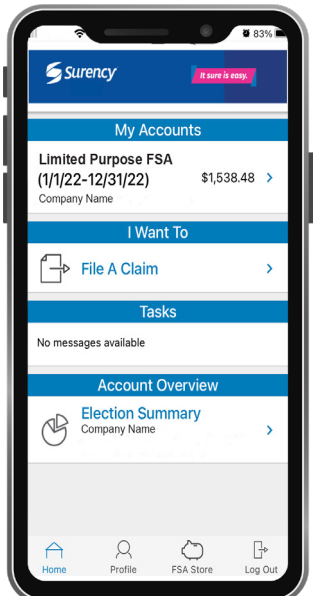
ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

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

TAKE ACTION:

- Submit claims for Limited Purpose FSA expenses.
- Snap a photo of receipts within the app to submit with new or existing claims.
- Add your Benefits Card to your mobile wallet.
- Make repayments for ineligible expenses.
- 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 Benefits Card as lost or stolen.



Scan to download the Surency Mobile App!

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.

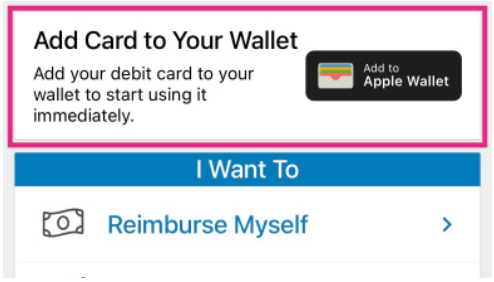
Click here to go back.

ADDING BENEFITS CARD TO APPLE WALLET

Adding your Surency Benefits Card to your mobile wallet is a simple way for you to take advantage of mobile payments, which are a fast, secure, and easy way (with less germs!) to pay for eligible expenses. Plus, you can easily store your Surency Benefits Card with the rest of your cards in your mobile wallet.

ADDING YOUR SURENCY BENEFITS CARD TO YOUR APPLE WALLET

Easily log in to the Surency mobile app and click “Add to Apple Wallet” to add the Surency Benefits Card and start paying for expenses from your phone with contactless payments.



EASE OF USE FOR MEMBERS

1. **Add the Surency benefits card to Apple Wallet**

   Within 2-3 business days of enrollment, if the card is active, the member can login to the Surency mobile app and add their card to the mobile wallet.

2. **Report a lost/stolen card and be able to start using their new card in their mobile wallet within 2-3 days**

   As soon as a lost/stolen event occurs, the process to update a replacement card in a mobile wallet starts immediately and the member will be able to use their card in the mobile wallet within 2-3 days of reporting it.

**Please note that this feature is currently only available for Apple products at this time.*

Click here to go back.

HSA / HEALTH SAVINGS ACCOUNT

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 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 *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 Benefits Card

Managing Your Member Account

Requesting Reimbursement

Editing Your Profile Information

Investing Funds

Using the Surency Mobile App

Adding Your Surency Benefits Card to Apple Wallet

Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT

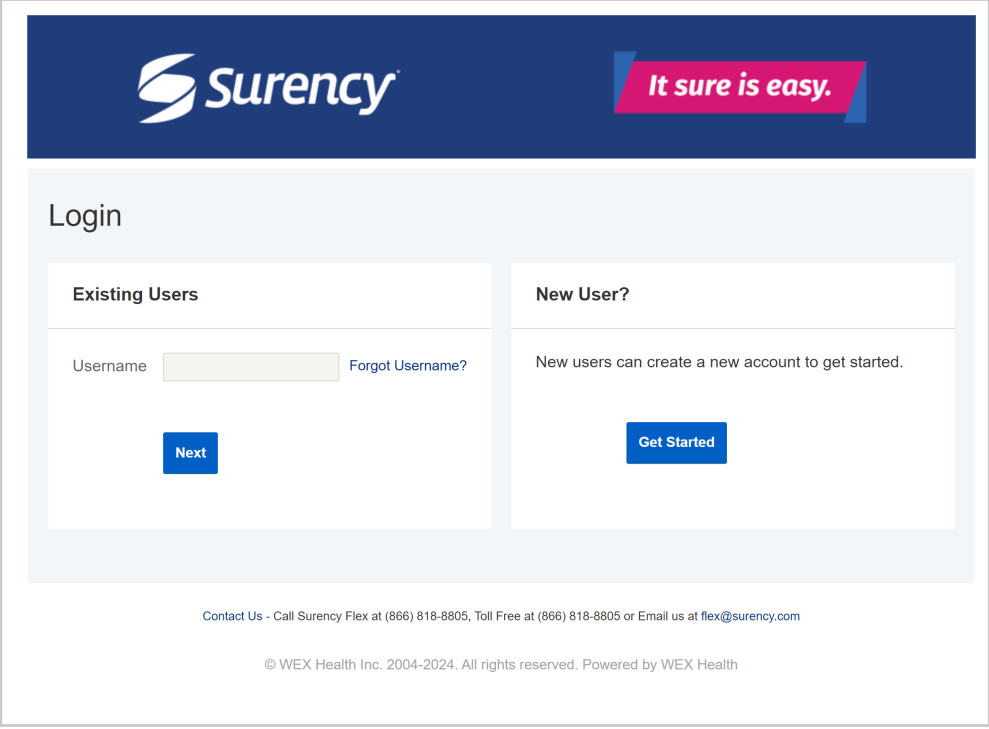
1. Visit *Surency.com*. Select *Login* in the top right hand corner, then select *Member - Reimbursement Account.*

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.

We recommend using Google Chrome when registering for and/or visiting your Surency Member Account.

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

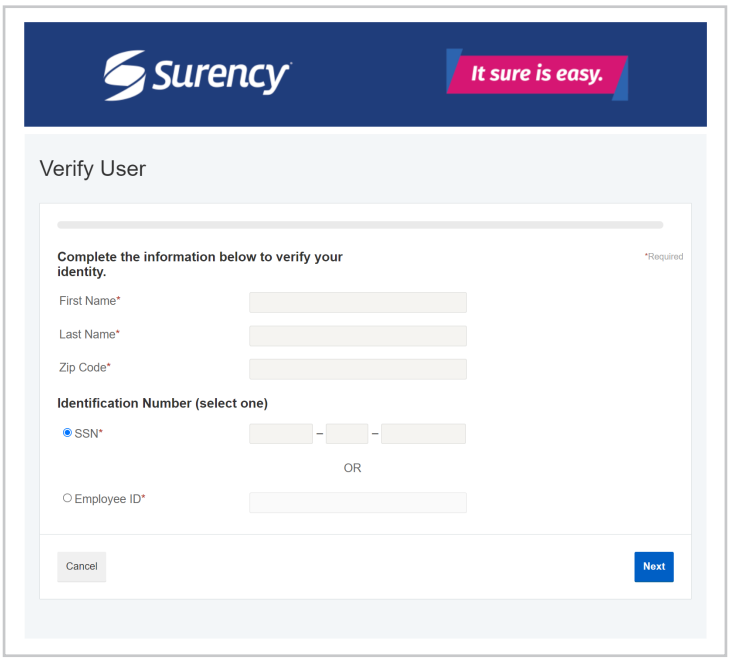


Click here to go back.

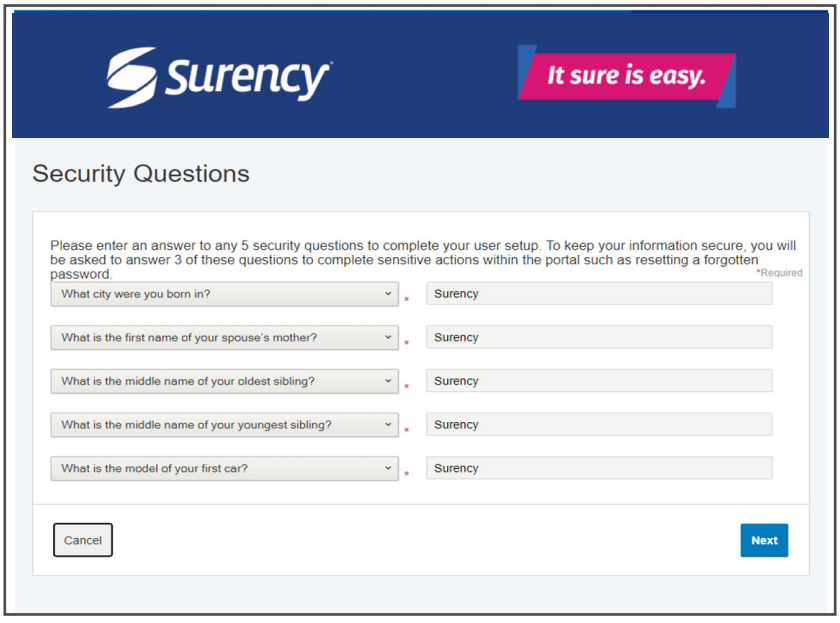
HSA

LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

3. To start, please verify your identity.



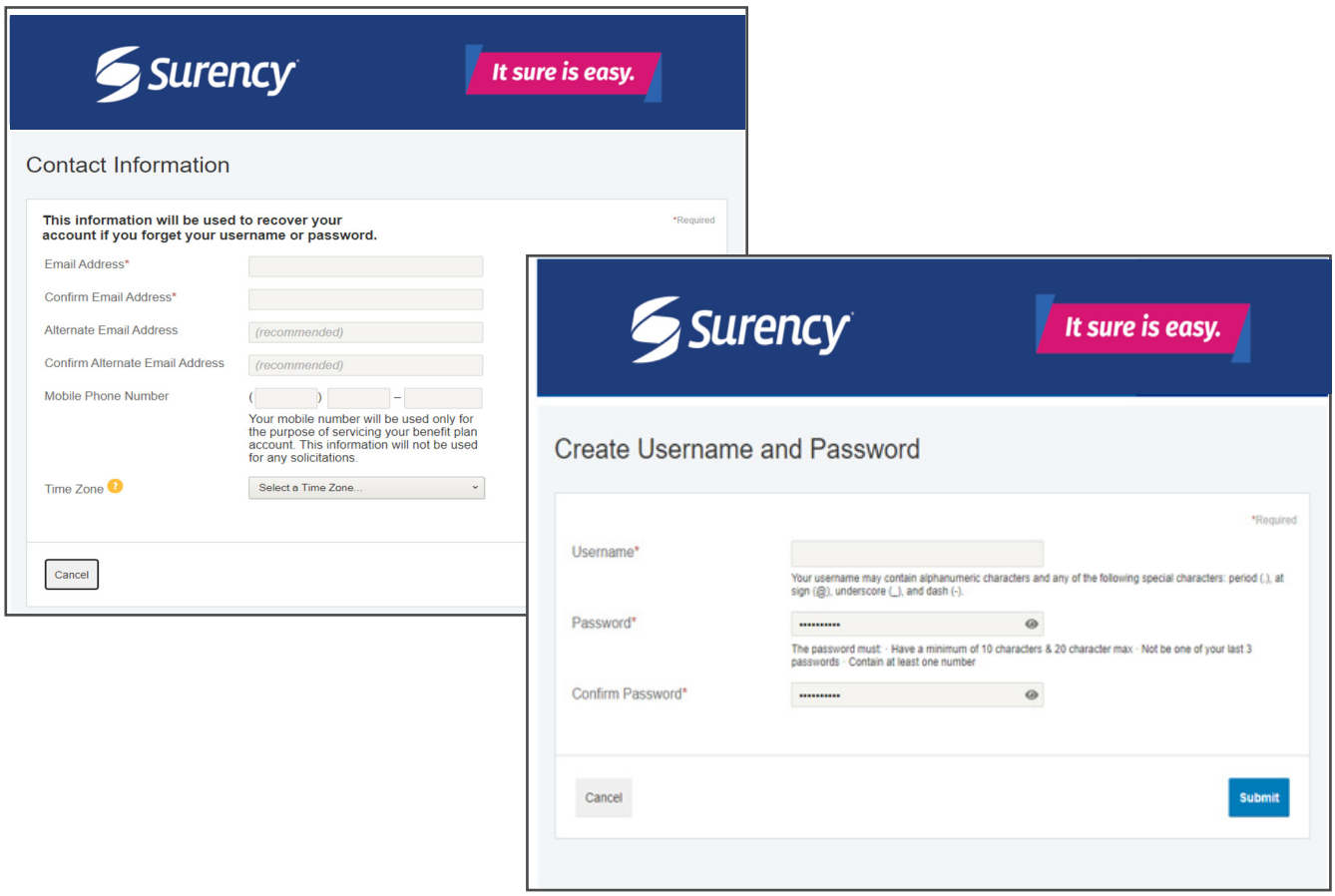
4. You will need to set your security questions and answers to complete your user setup.



Click here to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT (CONT.)

5. Set your login information.



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

Click here to go back.

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

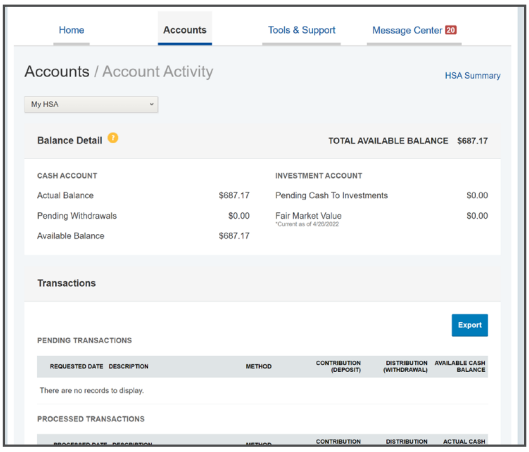
1. You can view your account balance on the Home page of your Member Account.



View Your Account Activity

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

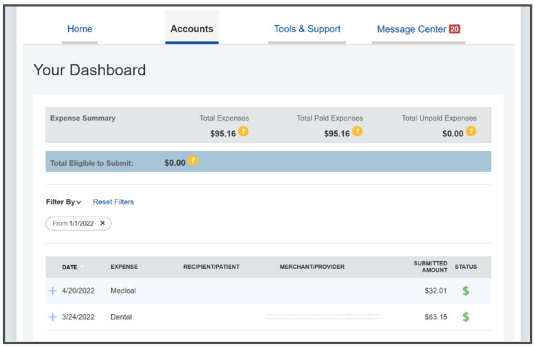
2. From this page you can view all activity on your accounts. Depending on your account options, you may need to select the drop down menu to select your plan.



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.



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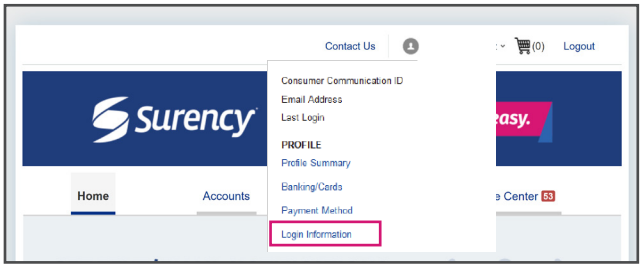
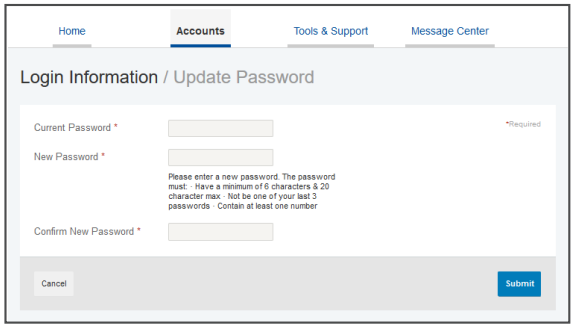
MANAGING YOUR MEMBER ACCOUNT (CONT.)

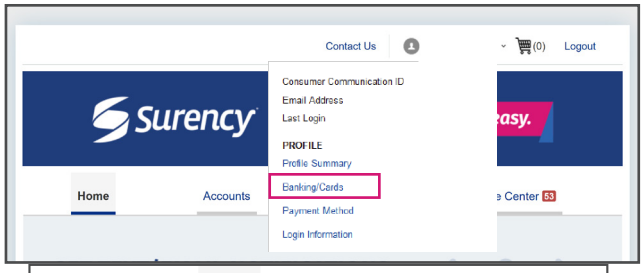


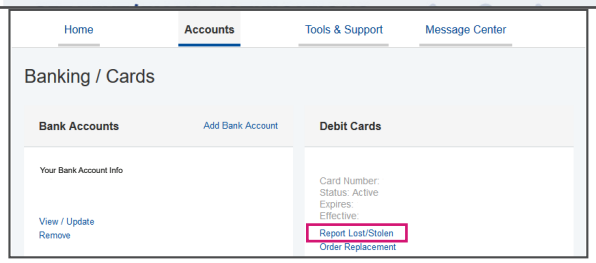


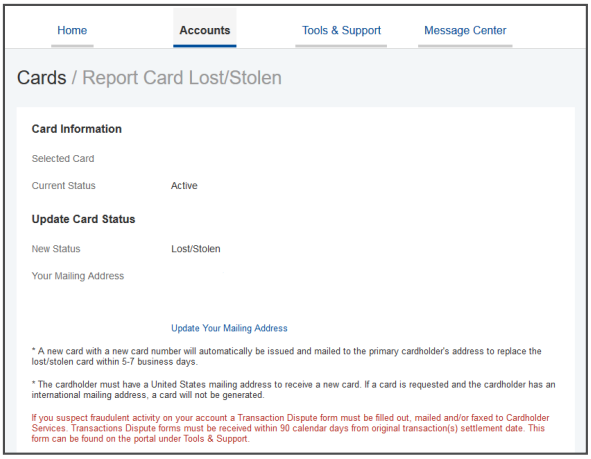
Change Your Username, Password, or Security Questions

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.

Click here to go back.

HSA

EDITING YOUR PROFILE INFORMATION

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

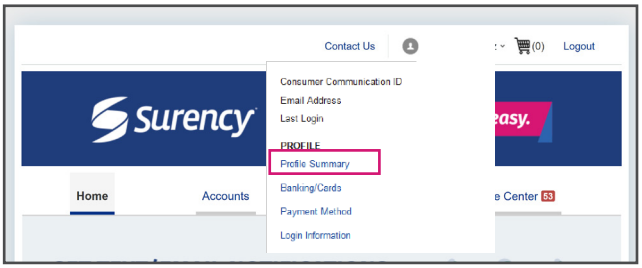
View/Edit Profile Information or Add Dependents/Spouse

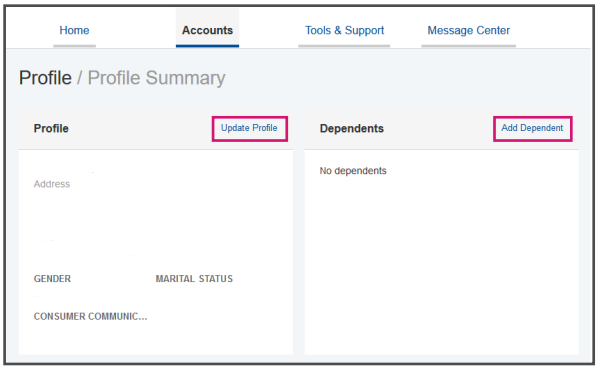
1. Hover over your name in the upper right corner of the page, and select *Profile Summary*. Here you can view and update your profile summary including your:

   + 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*.



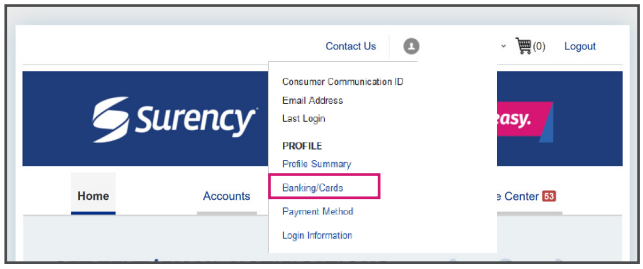


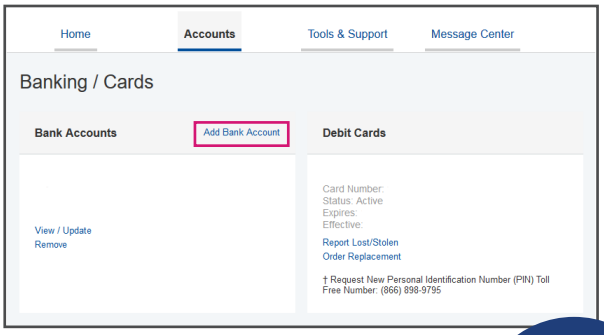
Add or Update a Bank Account

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*.





Click here to go back.

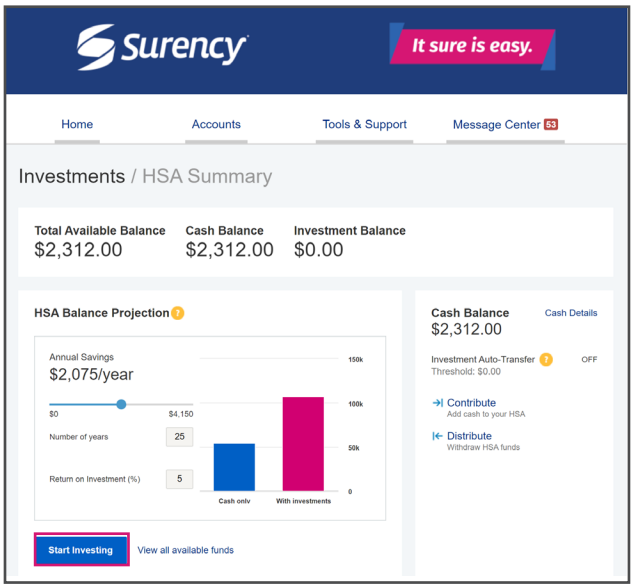
INVESTING HSA FUNDS

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

INVEST FUNDS IN YOUR HSA

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

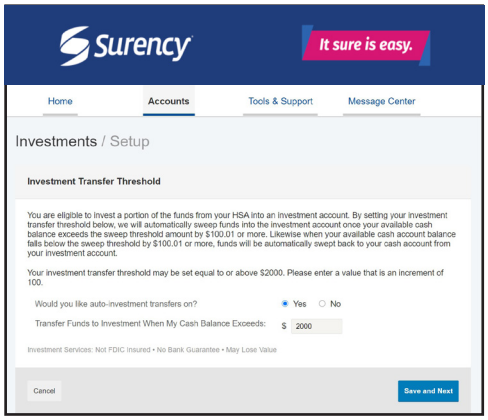
+ To set up investments for the first time, select *Start Investing* where you will be able to set your cash account threshold. Please note that the cash account balance is the amount available on the Surency Benefits Card at any given time. For most groups, at least $2,000 must be kept in the cash account, 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.

Click here to go back.

USING YOUR SURENCY BENEFITS CARD

Your Surency 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 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. KEEP YOUR CARD! If you have an account next year, you will be able to continue to use the same Surency Benefits Card. We will issue you a new one when your current card expires.

HOW TO USE YOUR BENEFITS CARD

+ Have the cashier ring up all of your items together.
+ When it's time to pay, swipe your Surency 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.*
+ All eligible expenses will be paid for from your account and deducted from your total.
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+ 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:

+ **SURENCY APP**
  Download the Surency mobile app and submit your claim by taking a photo of your receipt
+ **MEMBER ACCOUNT**
  Log into your Member Account at Surency.com to upload your receipt
+ **PAPER CLAIM FORM**
  Fill out the claim form and return it to Surency:

  Email: flex@surency.com Fax: 316-272-4841 Mail: P.O. Box 789773, Wichita, Kansas 67278-9773

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Click here to go back.

REQUESTING REIMBURSEMENT

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

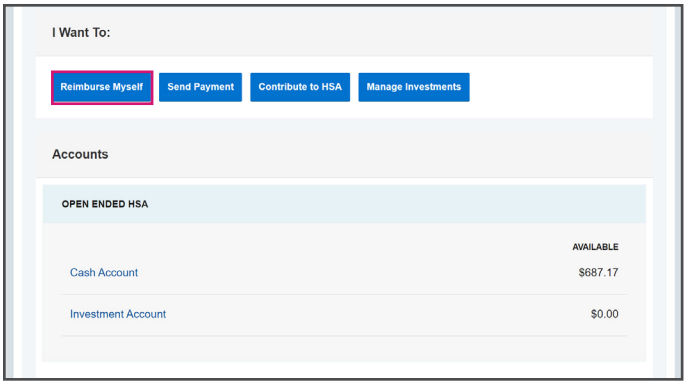
Request HSA Reimbursement Make a Post-Tax Contribution

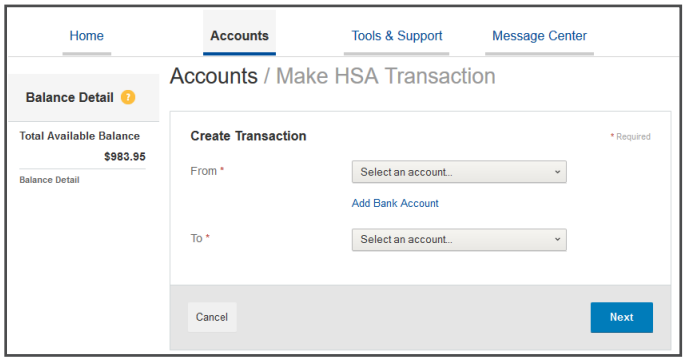
1. From the *Home* tab, select *Reimburse Myself*.

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.





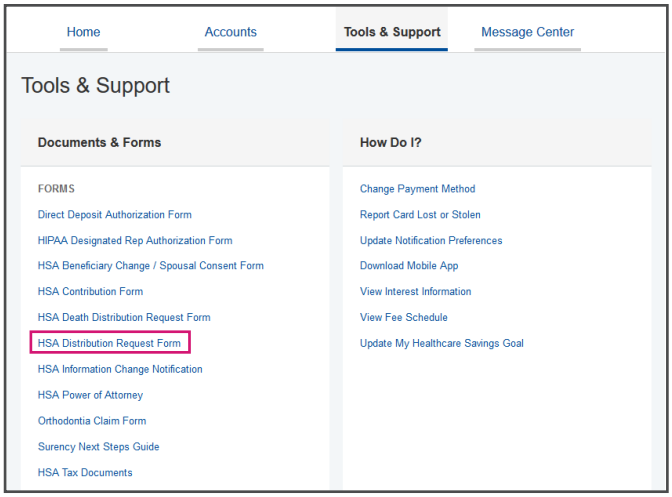
Print a Distribution Form

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 Mobile App, where you can request reimbursements right from your mobile device.



Click here to go back.

SURENCY MOBILE APP

ACCESS YOUR ACCOUNT FROM ANYWHERE

ACCESS THE INFORMATION YOU NEED:

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

HSA store®

TAKE ACTION:

- Submit claims for Health Spending Account expenses.
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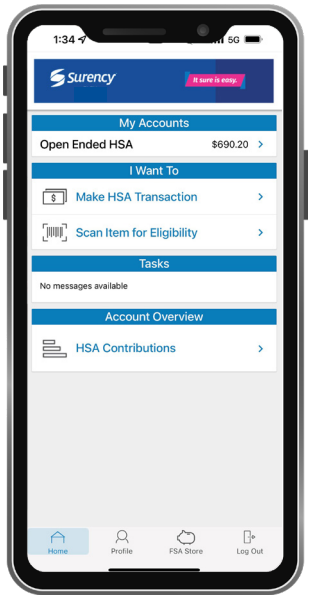
- Request HSA distributions, make HSA contributions and manage HSA investments.
- Make repayments for ineligible expenses.
- Add and manage your Bank Account(s).
- Access account funds to pay yourself back or to pay your doctor.
- Scan items at the store to find out if they are eligible expenses.
- Report a Surency Benefits Card as lost or stolen.



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Click here to go back.

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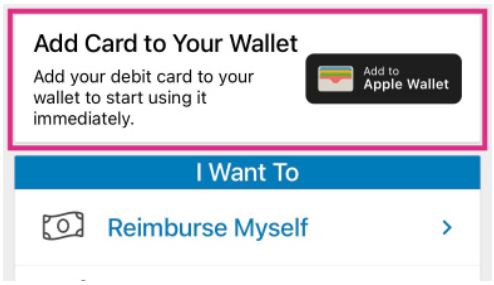

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2. **Report a lost/stolen card and be able to start using their new card in their mobile wallet within 2-3 days**

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**Please note that this feature is currently only available for Apple products at this time.*

Click here to go back.

CONTACT US

CUSTOMER SERVICE

866-818-8805
Fax – 316-272-4841
Email – flex@surency.com

MAILING ADDRESS

P.O. Box 789773
Wichita, KS 67278-9773

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