



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 Health Reimbursement Arrangement icon below to get started:



HRA
(Health Reimbursement Arrangement)



Contact Surency

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. (Contact your benefits administrator for a list of 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.*
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**

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**Click here
to go back.**

LOGGING IN TO YOUR MEMBER ACCOUNT



1. Visit [Surency.com](https://www.surency.com). Select to view as a **Member**, then select **Flex** under **Login**.
2. Select **Create your new username and password** under New User on the right side of the screen.

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

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

A screenshot of the Surency FLEX login page. The header features the Surency FLEX logo on the left and the slogan 'It sure is easy.' in a pink banner on the right. Below the header, the word 'Login' is centered. The main content area is divided into two columns: 'Existing User?' and 'New User?'. The 'Existing User?' column contains a 'Login to your account' heading, followed by 'Username' and 'Password' input fields, each with a 'Forgot' link. A blue 'Login' button is positioned below the password field. The 'New User?' column contains a link to 'Create your new username and password'. At the bottom of the page, there is contact information and a copyright notice: '© WEX Health Inc. 2004-2019. All rights reserved. Powered by WEX Health'.

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LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)



3. To start, please verify your identity.

The screenshot shows the 'User Identification (Step 1 of 3)' form. At the top left is the Surency FLEX logo. At the top right is a pink banner with the text 'It sure is easy.' Below the header, the title 'User Identification (Step 1 of 3)' is displayed. The main content area is titled 'Complete the information below to verify your identity.' with a '*Required' label. The form includes the following fields: 'First Name*' with a text input; 'Last Name*' with a text input; 'Zip Code*' with a text input and a placeholder 'Please enter your 5 digit zip code'; and 'SSN or Employee ID*' with a dropdown menu for 'SSN' (with three input boxes for digits) and a radio button for 'Employee ID' (with a text input box). A 'Next' button is located at the bottom right of the form.

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

The screenshot shows the 'Security Questions (Step 2 of 3)' form. At the top left is the Surency FLEX logo. At the top right is a pink banner with the text 'It sure is easy.' Below the header, the title 'Security Questions (Step 2 of 3)' is displayed. The main content area contains the instruction: '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.' with a '*Required' label. There are five rows, each consisting of a dropdown menu labeled 'Select a question...' and a text input box for the answer. A 'Next' button is located at the bottom right of the form.

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Click here
to go back.

LOGGING IN TO YOUR MEMBER ACCOUNT (CONTINUED)



5. Set your login information.

A screenshot of the Surency FLEX website's 'Change Username and Password' form. The page has a blue header with the Surency FLEX logo and the slogan 'It sure is easy.' in a pink box. The main heading is 'Change Username and Password (Step 3 of 3)'. Below this is a white form area with a 'Please change your login information.' instruction and a '*Required' label. The form contains three input fields: 'Username*', 'New Password*', and 'Confirm Password*'. The 'Username*' field has a tooltip that reads: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-)'. The 'New Password*' field has a tooltip that reads: 'The password must: Have a minimum of 10 characters & 20 character max; Contain upper case and lower case; Not be one of your last 6 passwords; Contain at least one number & a special character'. A blue 'Submit' button is located at the bottom right of the form. At the bottom of the page, there is a copyright notice: '© WEX Health Inc. 2004-2019. All rights reserved. Powered by WEX Health'.

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

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

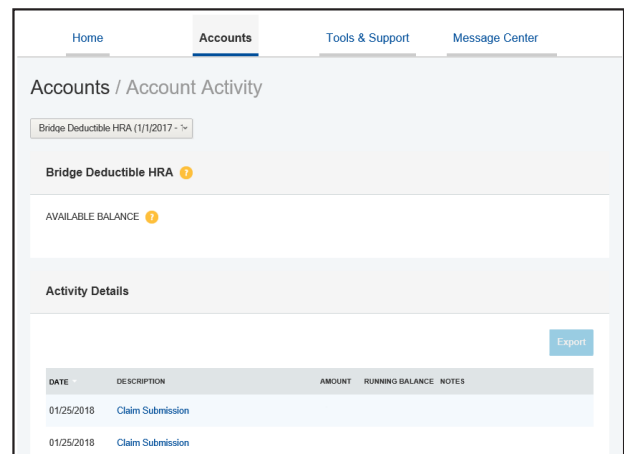
View Your Account Balance

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



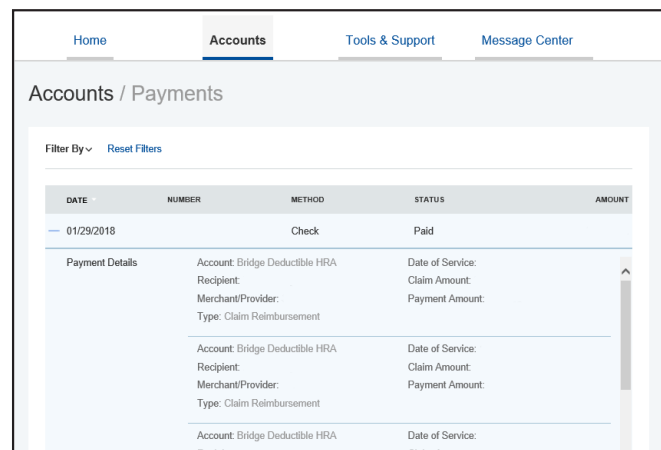
View Your Account Activity

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



View Payment History

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

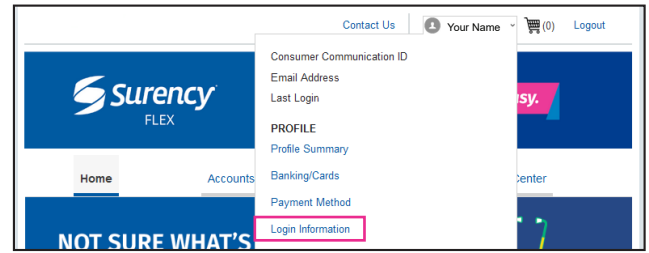


MANAGING YOUR MEMBER ACCOUNT (CONTINUED)



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**.



Current Password * *Required

New Password *

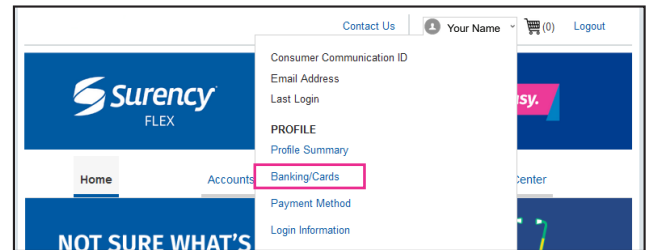
Please enter a new password. The password must: Have a minimum of 6 characters & 20 character max - Not be one of your last 3 passwords - Contain at least one number

Confirm New Password *

Cancel

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**.



Home Accounts Tools & Support Message Center

Banking / Cards

Bank Accounts Add Bank Account Debit Cards

Your Bank Account Info

View / Update Remove

Card Number:
Status: Active
Expires:
Effective:
Report Lost/Stolen
Order Replacement

Home Accounts Tools & Support Message Center

Cards / Report Card Lost/Stolen

Card Information

Selected Card Surency Flex Benefits Card

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.

* The cardholder must have a United States mailing address to receive a new card. If a card is requested and the cardholder has an international mailing address, a card will not be generated.

If you suspect fraudulent activity on your account a Transaction Dispute form must be filled out, mailed and/or faxed to Cardholder Services. Transactions 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

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

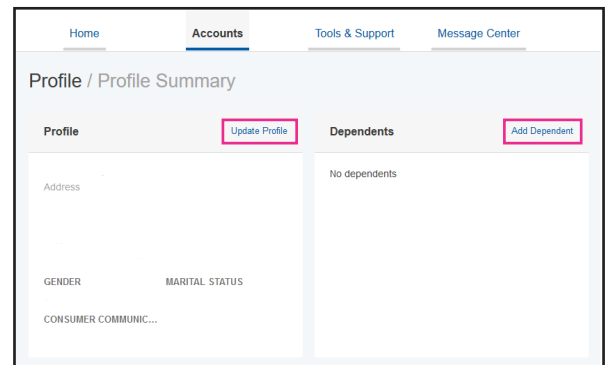
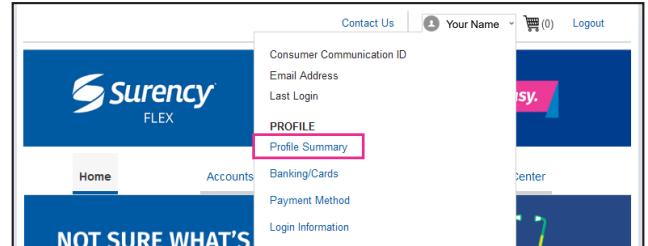
EDITING YOUR PROFILE INFORMATION



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

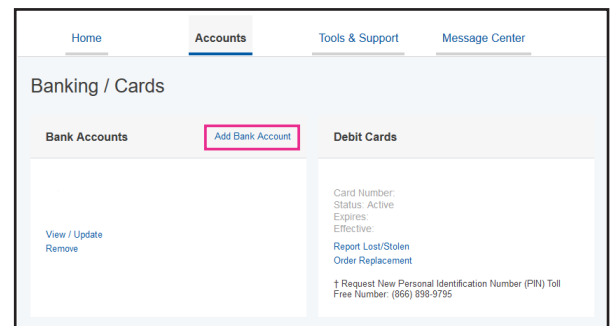
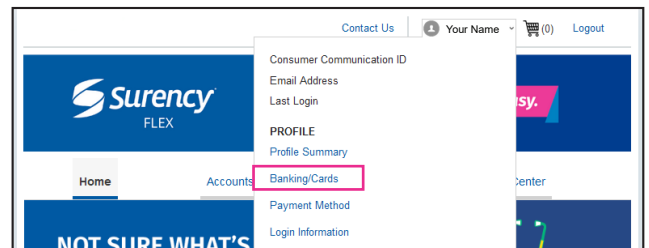
View/Edit Profile Information or Add Dependents/Spouse

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**.



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:

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

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:

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

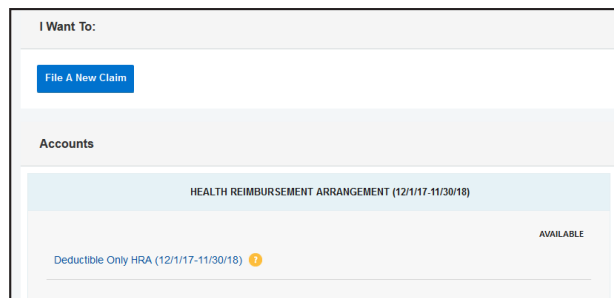
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Click here
to go back.

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

File a Claim Online

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



I Want To:

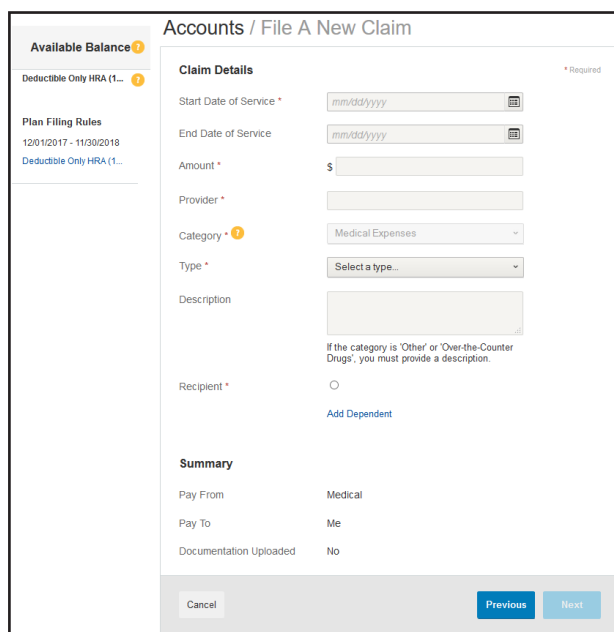
[File A New Claim](#)

Accounts

HEALTH REIMBURSEMENT ARRANGEMENT (12/1/17-11/30/18)

AVAILABLE

Deductible Only HRA (12/1/17-11/30/18)



Accounts / File A New Claim

Available Balance [?]

Deductible Only HRA (1... [?])

Plan Filing Rules
12/01/2017 - 11/30/2018
Deductible Only HRA (1...

Claim Details ^{* Required}

Start Date of Service *

End Date of Service

Amount * \$

Provider *

Category * [?]

Type *

Description

If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.

Recipient *

[Add Dependent](#)

Summary

Pay From: Medical

Pay To: Me

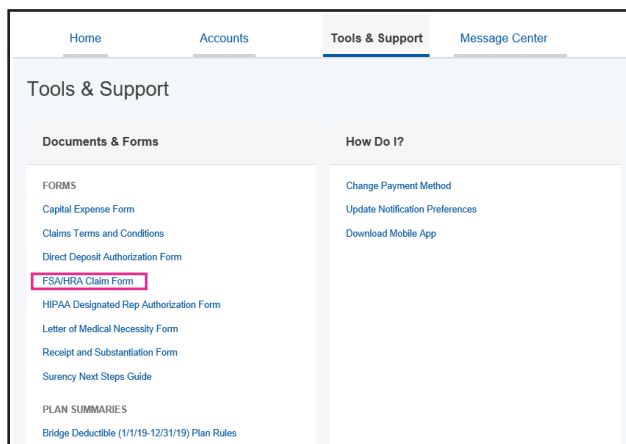
Documentation Uploaded: No

[Cancel](#) [Previous](#) [Next](#)

Print a Claim Form

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

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



Home Accounts **Tools & Support** Message Center

Tools & Support

Documents & Forms

FORMS

- Capital Expense Form
- Claims Terms and Conditions
- Direct Deposit Authorization Form
- FSA/HRA Claim Form**
- HIPAA Designated Rep Authorization Form
- Letter of Medical Necessity Form
- Receipt and Substantiation Form
- Surency Next Steps Guide

PLAN SUMMARIES

- Bridge Deductible (1/1/19-12/31/19) Plan Rules

How Do I?

- Change Payment Method
- Update Notification Preferences
- Download Mobile App

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. 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.
- Add and manage your Bank Account(s).
- Access account funds to pay yourself back or to pay your doctor.
- Report a Surency Flex Benefits Card as lost or stolen.



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.



CONTACT US

It sure is easy.

Customer Service

866-818-8805

Fax – 316-272-4841

Email – flex@surency.com

Mailing Address

P.O. Box 789773

Wichita, KS 67278-9773

Visit [Surency.com](https://www.surency.com) to submit a question to our Customer Service team via the Online Contact form.

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