

UNDERSTANDING YOUR SURENCY FLEX ACCOUNT



HEALTH SAVINGS ACCOUNTS

It sure is easy.

Welcome to Surency, here is some information to help you use your Health Savings Account (HSA).

Have questions? Contact our Customer Service department at 866-818-8805.

Click on the icons below to learn more:



What is a Health Savings Account (HSA)?



Manage your benefits at Surency.com using your Member Account.



What are eligible expenses for my HSA?



How can I invest my HSA savings?



How do I access my account funds?



How much should I elect for my HSA next year?



Download the Surency Flex mobile app to manage your account from your phone.

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WHAT IS A HEALTH SAVINGS ACCOUNT?



TAKE CONTROL OF YOUR HEALTH CARE EXPENSES

It sure is easy.

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

- An HSA is designed to help you manage the rising costs of health care by allowing you to **set aside pre-tax money** to pay for out-of-pocket medical expenses and save for retirement. You can think of it as a personal savings account for medical expenses - unused funds will earn interest until they are withdrawn at retirement.

WHY CONSIDER AN HSA WITH A HIGH DEDUCTIBLE HEALTH PLAN (HDHP)?

- **Free money.** Your employer may contribute money to your HSA for eligible medical expenses, including a medical plan deductible.
- **Lower premiums.** With an HDHP you pay less in premiums, which means you get to keep more of the money you earn.
- **Retirement savings.** HSA funds can easily be invested, and will continue to gain interest until you withdraw them penalty-free after age 65.
- **Funds roll over.** HSA dollars rollover each year so your money remains in your account. It doesn't 'expire' or become forfeited at the end of the year.
- **Employee-owned.** Even if you change employers, you take your HSA with you. You can continue to use funds for eligible expenses, and can continue to contribute to it as long as you are covered by an HDHP.

TRIPLE TAX SAVINGS WITH AN HSA

Contribute to your HSA pre-tax

Gain tax-free interest and investment earnings

Pay for eligible expenses tax-free and with no fees

HSA REQUIREMENTS

You're eligible to participate in a Health Savings Account if you:

- have health coverage under a qualifying high deductible health plan (HDHP)
- are not eligible for Medicare
- are not eligible to be claimed as a dependent on someone's tax return
- are not covered by any other non-qualifying health plan (i.e. a health plan offered through your spouse's employer)
- and/or your spouse are not enrolled in a Health Care FSA



When you use the **Surency Flex Benefits Card** to pay for qualified expenses, the amount is deducted from your account - **no need to file claims!**



You have **24/7 access to your account** through the **Surency Flex mobile app** or on your **Member Account** at Surency.com.

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ELIGIBLE MEDICAL EXPENSES



WHAT CAN I SPEND MY DOLLARS ON?

It sure is easy.

Use money set aside in your account for eligible medical expenses incurred by you, your spouse or your children. Remember to keep your receipts in case it is needed to verify the medical expense. Use the lists below for reference, but keep in mind these lists do not include all eligible/ineligible expenses.

Visit [FSAStore.com/Surency](https://www.FSAStore.com/Surency) to access the largest selection of FSA-eligible expenses online and use your Surency Flex Benefits Card to purchase items!



Questions? Call **866-818-8805** or visit [Surency.com](https://www.Surency.com) to view a complete list of eligible expenses.

ELIGIBLE EXPENSES

Adult Diapers	Dental Treatment	Immunizations	Psychiatric/Psychologist Care
Ambulance	Denture Adhesives & Repair	Infertility Treatments	Smoking Deterrents (Nicorette, etc.)
Athletic Care (ACE Bandages, Braces, etc.)	Denture Pain Relief & Cleansers	Insulin	Special Education Costs*
Blood Pressure Monitors	Diabetes Testing, Diabetes Supplies	Nasal Sprays, Drops & Inhalers*	Splints & Casts
Catheters	Doctor's Office Visits	Oral Treatments (Orajel, Mouth Sore Treatment, etc.)*	Thermometers
Cholesterol Testing	Eyeglasses (Prescription & Reading)	Orthodontia	Therapeutic Shoe Insoles*
Chiropractic Manipulations	First Aid Supplies*	Orthopedic Supports	Transplants
Contact Lenses, Solutions & Cleaners	Glucosamine and/or Chondroitin	Ovulation Kits	Vision Exams
Contraceptives	Hearing Aids (& Batteries)	Pap Smears	Wart Removers*
Corn & Callus Treatments (Foot Care)*	Hospital Services	Physical Therapy	Wheel Chairs
Crutches	Hot/Cold Therapy Packs	Prescription Drugs	X-ray Fees
		Prenatal Care (Vitamins)	*requires a letter of necessity or valid prescription

ELIGIBLE EXPENSES THAT REQUIRE A PRESCRIPTION

These over-the-counter medications require a doctor's prescription to be purchased with account dollars.

Acid Controllers	Cough, Cold & Flu Medications	Respiratory Treatments & Vapor Products
Allergy & Sinus Medications	Digestive Aids	Rogain
Antibiotic Products (Neosporin, etc.)	Feminine Anti-Fungal & Anti-Itch	Sleep Aids & Sedatives
Anti-Gas Treatments	Hemorrhoidal Preparations	Stomach Remedies (Mylanta, Tums, etc.)
Anti-Itch & Insect Bite Treatments	Laxatives	
Baby Rash Ointments/Creams	Motion Sickness Treatments	
Cold Sore Remedies	Pain Relievers (Aspirin, Tylenol, Advil)	

INELIGIBLE EXPENSES

Burial Expenses	Funeral Expenses	Nutritional Supplements	Vitamins (Over-the-Counter)
Cosmetic Procedures	Health Club Fees	Piercings	Vacations
Dance Lessons	Household Help	Sunglasses (non-prescription)	Warranties (for Eyeglasses or Hearing Aids)
Diapers	Illegal Treatments	Swimming Lessons	Weight Loss Programs (unless prescribed)
Exercise Equipment (unless prescribed)	Insurance Premiums	Tanning	
Facelifts	Items Covered by Insurance	Teeth Whitening or Bleaching	
Fitness Programs	Marriage Counseling	Toiletries (Toothbrush, Toothpaste, etc.)	
	Maternity Clothes		

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ACCESSING YOUR ACCOUNT FUNDS



USING YOUR SURENCY FLEX ACCOUNT HAS NEVER BEEN EASIER

It sure is easy.

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. |
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WANT TO GET PAID BACK AUTOMATICALLY?

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

- | | |
|---|---|
| 1. MEMBER ACCOUNT AT SURENCY.COM
Log into your Member Account at Surency.com to input bank information. | 2. PAPER DIRECT DEPOSIT FORM
Visit Surency.com to download a Direct Deposit form. Complete and return to Surency. |
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BENEFITS OF THE SURENCY FLEX MOBILE APP



ACCESS YOUR ACCOUNT FROM ANYWHERE

It sure is easy.

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:

- Request HSA distributions and make HSA contributions.
- 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.



NEED HELP LOGGING IN?

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

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BENEFITS OF THE SURENCY FLEX MEMBER ACCOUNT



MANAGE YOUR BENEFITS ONLINE AT SURENCY.COM

It sure is easy.

ACCESS THE INFORMATION YOU NEED:

- Check the balance of your Health Savings Account (HSA).
- View account activity, payment history and tax statements.
- Access FSASore.com to purchase eligible items like contact lenses, first aid kits, sunscreen and more. Use your Surency Flex Benefits Card to pay.
- Access forms.



TAKE ACTION:

- Request HSA distributions, make HSA contributions and set HSA investment sweeps.
- Add a dependent or spouse.
- Add or update a bank account to receive direct deposit reimbursements.
- Access account funds to pay yourself back or to pay your doctor.
- Report a Surency Flex Benefits Card as lost or stolen.



You can also manage your benefits through the **Surency Flex mobile app**. Easily access your account from anywhere, and snap photos of your receipts to submit with new or existing claims. Go to [Surency.com](https://www.surency.com) to learn more.

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HOW TO INVEST HSA FUNDS

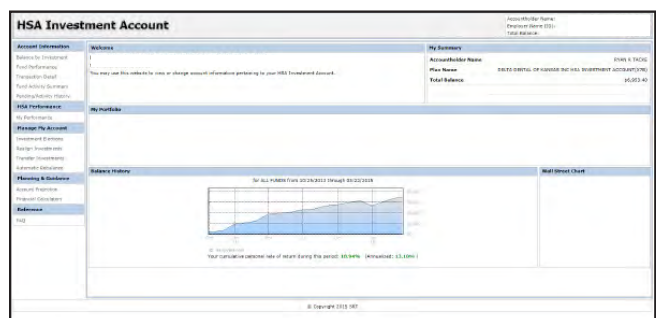
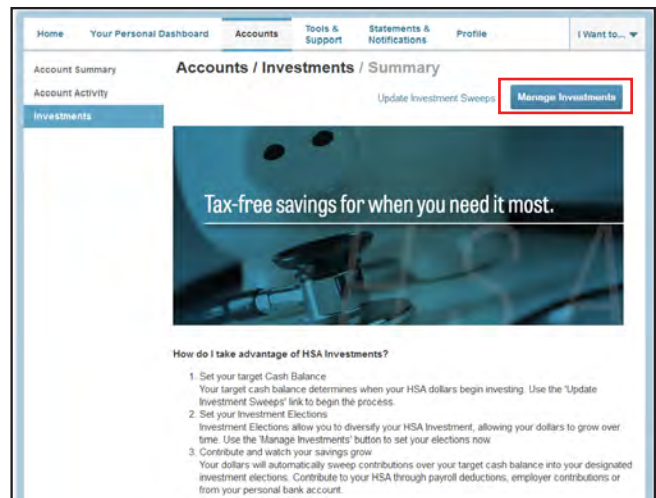
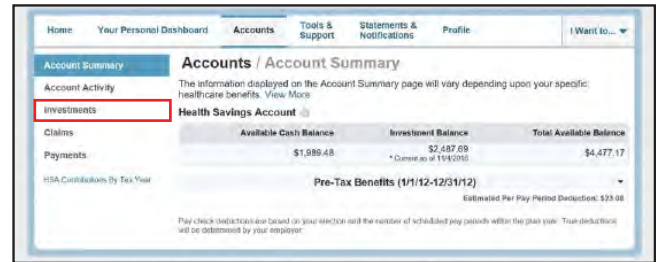


GROW YOUR FUNDS FOR FUTURE HEALTH CARE EXPENSES

It sure is easy.

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**.



FUTURE CHANGES

- Your Member Account at **Surency.com** is always available to add or change information related to your HSA investment account.

For investment advice, consult your personal financial and tax advisors.

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ELECTION WORKSHEET

HOW MUCH SHOULD I CONTRIBUTE?



Use this worksheet to help estimate your annual HSA election*:

Medical Expenses not Covered by Insurance	Current Year's Out-of-Pocket Expenses (\$)	Next Year's Estimated Out-of-Pocket Expenses (\$)
Annual Physical/Routine Exam		
Copays/Coinsurance		
Deductibles		
Diabetic Supplies		
Immunizations (flu shots, etc.)		
Laboratory Fees		
Maternity Expenses		
Over-the-Counter Drugs		
Prescription Drugs		
Psychiatric/Psychologist Fees		
Other:		
Dental Expenses not Covered by Insurance		
Check Ups/Cleanings		
Copays/Coinsurance		
Crowns/Bridges/Dentures		
Deductibles		
Fillings		
Oral Surgery		
Orthodontia (braces)		
Root Canals		
Other:		
Vision Expenses not Covered by Insurance		
Contact Lenses		
Contact Cleaners/Solutions		
Copays/Coinsurance		
Corrective Eye Surgery		
Deductibles		
Eye Exams		
Eyeglasses		
Other:		
Total Out-of-Pocket Expenses:		

When deciding how much to set aside for next year's medical expenses, think about the following:

- Does anyone in your family have any medical, dental or vision expenses that will not be covered by insurance?
- Does anyone in your family need prescription eyeglasses, contact lenses and contact solutions or cleaners?
- Is anyone in your family currently in orthodontics (braces) or do you expect anyone to begin treatment in the next year?
- Does anyone in your family have an ongoing illness that requires frequent doctor visits and/or medication?

**Election amount may not exceed your plan's cap or the maximum contribution amount allowed by the IRS, whichever is less.*

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