Surency Flex Benefits Card - Frequently Asked Questions

GENERAL QUESTIONS ON YOUR SURENCY FLEX BENEFITS CARD

What is a Surency Flex Benefits Card?

- The Surency Flex Benefits Card is a special-purpose Visa® Card that gives you an easy, automatic way to pay for eligible health care/benefit expenses without having to pay out-of-pocket for these expenses. The Card lets you electronically access the pre-tax amounts set aside in your Surency Flex accounts (except Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) accounts).

How does the Surency Flex Benefits Card work?

- It works like a Visa® Card, with the value of your account(s) contribution stored on it. When you have eligible expenses at a provider/merchant that accepts Visa Cards and uses an inventory control system, you can use your Card. The amount of eligible purchases will be deducted — automatically — from your account, and the pre-tax dollars will be electronically transferred to the provider/merchant for your immediate payment.

Is the Surency Flex Benefits Card just like other Visa® Cards?

- No. The Surency Flex Benefits Card is a special-purpose Visa Card that can be used only for eligible medical expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

How many Surency Flex Benefits Cards will you receive?

- You will receive two Cards free of charge. If you would like additional Cards for other family members, please complete an Additional Benefits Card Request Form. You can also order a replacement Card online by logging in to your Member Account.

Do you need a new Surency Flex Benefits Card each year?

- As long as you remain enrolled in your current Surency Flex accounts, the Benefits Card will be loaded with your new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have. So don't throw away your Benefits Card at the end of the year! New Cards will be automatically reissued every three years.

What if the Surency Flex Benefits Card is lost or stolen?

- You should call Surency's Customer Service Department to report a lost or stolen Card as soon as you realize it's missing so Surency can turn off your current Card(s) and issue replacement Card(s). You can also report a lost/stolen card through the Surency Flex mobile app or online by logging into your Member Account.

ACTIVIATING YOUR SURENCY FLEX BENEFITS CARD

How do you activate your Surency Flex Benefits Card?

- The Surency Flex Benefits Card will be activated before delivery to you, to conveniently eliminate that step for you and reduce the time it take to begin use of your Benefits Card.

What dollar amount is on the Surency Flex Benefits Card when it is activated?

- For Health Care FSAs, the dollar value on the Benefits Card will be the annual amount that you elected to contribute to your employee benefit account(s) during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as members use their Benefits Card or submit manual claims.

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ACTIVIATING YOUR SURENCY FLEX BENEFITS CARD (CONT.)

What dollar amount is on the Surency Flex Benefits Card when it is activated? (cont.)

Dependent Care FSAs are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid Benefits Card declines at the point of service.

For HSA, the dollar value on the Benefits Card will be the annual amount that you elected to contribute to your employee benefit account(s). Anyone can contribute to your account, such as you, your spouse or employer. Unused funds will earn interest and can be invested until they are withdrawn for eligible expenses or at retirement.

For HRA, the dollar value on the Benefits Card will be the annual amount that your employer contributes.

For Commuter Benefits, the dollar value on the Benefits Card will be the annual amount for your commute via public transit, vanpool, and/or parking.

USING YOUR SURENCY FLEX BENEFITS CARD

Where may members use the Surency Flex Benefits Card?

- The Surency Flex Benefits Card can be used when paying for eligible expenses at a provider or merchant that accepts Visa Cards and uses an inventory control system. IRS regulations allow you to use your Benefits Card at participating pharmacies, discount stores, department stores, supermarkets and online stores (i.e. FSAStore.com) that can identify FSA-eligible items at checkout. You can find out which stores are participating by visiting Surency.com.

Members cannot use their Benefits Card at pharmacies, discount stores, department stores, and supermarkets that do not participate, even if they have used their Benefits Card at these stores in the past. The Benefits Card transaction may be declined. Members can continue to use their Benefits Card at health care providers, such as hospitals, doctors, and dentists.

Are there places the Surency Flex Benefits Card won't be accepted?

- Yes. The Benefits Card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

  Benefits Card will not be accepted at pharmacies, discount stores, department stores, and supermarkets that do not have an inventory control system. Access an online nationwide list of retailers accepting Benefits Cards at Surency.com.

If asked, should members select "Debit" or "Credit"?

- When it's time to pay, swipe your Surency Flex Benefits Card first. Select 'credit' and sign for your purchase. *Optional: In addition to your signature, you can set up a PIN number to access your funds by calling 866-898-9795. If you have a PIN number, select 'debit' and enter your PIN.*

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How does your Benefits Card work in participating pharmacies, discount stores, department stores, and supermarkets?

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.

NOTE: When utilizing your Benefits Card at a vision, dental, or medical provider the service diagnosis and procedure code is not passed to Surency. As such these services may require additional validation.

What if you lose your receipts or accidentally swipe the Benefits Card for something that's not eligible?

- Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to Surency for the amount so it can be credited back to your account. You may also initiate an EFT by logging in to their Member Account.

May you use your Surency Flex Benefits Card if they receive a statement with a Patient Due Balance for a medical service?

- Yes. As long as you have money in your account for the balance due, the services were incurred during the current Plan Year, and the provider accepts Visa debit cards, members can simply write the Benefits Card number on their statement and send it back to the provider. Keep your receipts in the event that further validation is needed.

How do members know how much is in their account?

- Surency Flex offers four ways to access your plan details

1. The easiest option is to use the Surency Flex mobile app. The mobile app is available for download from the Apple App Store or Google Play. On the mobile app you can view your current account balance, file claims, purchase FSA-approved items and securely contact Surency Flex.
2. Log in to your online Member Account to view your account details, file claims and more.
3. Contact Surency Flex Customer Service at 866-818-8805.
4. You can also sign up to receive electronic updates on your plan via email and/or text alerts. Log in to your Member Account, visit the "Statements & Notifications" tab to select your notification preference.

What if you have an expense that is more than the amount left in your account?

- By checking their account balance you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the Surency Flex Benefits Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you can sumbit your document(s) through the Surency Flex mobile app, your Member Account, email document to flex@surency.com or mail docuemnts back to Surency.

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What are some reasons that the Surency Flex Benefits Card might not work at point of sale?

- The most common reasons why a Benefits Card may be declined at the point of sale are:
  - You may not have enough money in your account.
  - You selected "debit" instead of "credit".
  - You are not purchasing eligible expenses.
  - The provider you are purchasing from does not have an inventory control system in place or does not have the correct merchant code.

  If your card is declined and you have sufficient funds in your account, you can pay out-of-pocket and file a claim with Surency online through the Member Account or by using the Surency Flex mobile app.

Are you responsible for charges on lost or stolen Surency Flex Benefits Cards?

- If Surency and the issuing bank, HealthCare Bank, are notified within 2 business days, you will not be responsible for any charges. If the notification is after 2 days, you may be responsible for the first $50 or more.

Can you use the Surency Flex Benefits Card to access last year's money left in the account this year?

- Check with your Human Resources Department to determine if your plan offers a grace period. During a grace period your card will utilize funds from the previous plan balance before utilizing funds from the new Plan Year.

How will you know to submit receipts to verify a charge?

- You will receive a letter or notification from the Surency if there is a need to submit a additional documentation. All receipts should be saved per the IRS regulations.

What if you fail to submit receipts to verify a charge?

- If receipts are not submitted as requested to verify a charge made with Surency Flex Benefits Card, then the Benefits Card may be suspended until receipts are received. You may be required to repay the amount charged. Submitting a receipt or repaying the amount in question will allow the Benefits Card to become active again.

NOTE: Failure to provide required documentation will result in a hold being placed on your Benefits Card causing it to be declined at the point of sale.

MEDICAL SERVICE PROVIDERS

You can use your Surency Flex Benefits Card to pay Medical Service Providers, which include pharmacies, hospitals, doctors' offices and other health care facilities. If you use your card at a medical service provider, you will be required to submit documentation for substantiation. Exceptions include: plan co-payment matches and recurring expenses from a previously approved transaction.

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OVER-THE-COUNTER MEDICATIONS (NEW MARCH 2020)

The $2-trillion stimulus package recently passed by Congress, due to the coronavirus (COVID-19) outbreak, permanently reintroduces coverage of Over the Counter (OTC) drugs and medicines as eligible for reimbursement for members that have a FSAs, HRAs, HSAs, and/or Archer MSAs without the need of a prescription. This change is effective for expenses incurred on or after January 1, 2020.

This bill includes two key provisions that will help members with FSAs, HSAs and/or HRAs during this time. Changes include the following:

- **Over the Counter Rx Revoked:** Written prescriptions will no longer be required for Over the Counter (OTC) drugs, including items like Tylenol, Claritin, Tamiflu, etc. when purchased with an FSA, HSA or HRA, effective immediately and retroactive to January 1, 2020.

This means members with FSAs, HSAs and HRAs can again buy Over the Counter (OTC) medicines they need to remain healthy.

- **Menstrual Care Products Included:** The addition of menstrual care products are now eligible expenses under an FSA, HSA or HRA, effective immediately and retroactive to January 1, 2020.

The timeline for merchants to implement the changes for debit card transactions will occur gradually (within 4-6 weeks of the bill signing). However, it is important to emphasize that each merchant will adhere to its own timeline for completion of this process based on its own internal considerations, and card processors have no ability to influence this. We expect any issues like this to be temporary and resolved in a short time-frame.

DOCUMENTATION REQUIREMENTS

- When Surency requests substantiation for your claim, we will specify what type of documentation is needed. Please submit documentation that meets the following IRS Requirements:
  - Provider name or where item was purchased
  - Service or purchase date
  - Person who received the service or who the item was for (may be excluded for retail purchases)
  - Detailed description of the item purchased or service provided
  - Amount paid and/or the portion not reimbursed through your insurance carrier
  - If your claim was for a Prescription, the drug name and prescription number is also required. (if applicable)
  - If your claim was for Over-the-Counter medications, a physician's prescription is also required.(if applicable)
  - If your claim was for Dependent Care services, the Provider's Tax ID and Signature are also required.

Note: if a receipt is unavailable, a signature from the provider is sufficient

- The following forms of documentation are always unacceptable for substantiation:
  - Provider statements that only indicate the amount paid, balance forward or previous balance
  - Credit card receipts that only reflect a payment
  - Bills for prepaid dependent care/medical expenses where services have not yet occurred