



Your Flexible Spending Account (FSA)

What is an FSA?

An FSA is a plan designed to help you manage the rising cost of health care by allowing you to set aside up to \$2,500* on a pre-tax basis to pay for eligible medical, dental and vision expenses and a separate \$5,000* for dependent care expenses. Think of it as a personal savings account just for your health care and dependent care expenses. The amount you choose to contribute is taken out of your paychecks pre-tax in equal amounts each pay period.

There are two types of FSAs available to help you save - Healthcare FSA and Dependent Care FSA.

Healthcare FSA

This account allows you to pay for eligible out-of-pocket medical, dental, prescription and vision expenses. Eligible expenses include but are not limited to:

- * Copays, coinsurance & deductibles
- * Eyeglasses & contact lenses
- * Physical therapy and chiropractic care
- * Prescriptions

Dependent Care FSA

This account allows you to pay for care costs for your dependents under the age of 13 OR for a spouse or dependent who is unable to care for themselves. Funds may be used to pay for expenses such as:

- * Before & after school programs
- * Nursery school & preschool
- * Day care (child & adult)

Learn more using the links below.



Interactive, Online FSA & Dependent Care FSA Videos



Pay Less in Taxes with Your FSA



Dependent Care FSA Means More Money in Your Pocket



Estimate Your Annual FSA Election



What Can I Spend My FSA Dollars On?



How & Where to Use the Benefits Card



Want to Check Your FSA Balance & Submit Receipts Anywhere?



Understanding & Managing Your Account

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

TAKE CONTROL OF YOUR HEALTH CARE EXPENSES



FSA means more money in your pocket.



Pay Less in Taxes.

Set aside money **BEFORE** you pay taxes on it. When you set aside money in a Flexible Spending Account (FSA), you lower your amount of taxable income, meaning you pay less in taxes each year.

Take Control of Your Health Care Costs.

- : Insurance does not cover all medical costs. Use money in your FSA to pay for out-of-pocket expenses such as eyeglasses or contacts, copays and deductibles, prescription medicines and routine exams. Visit www.surency.com for a complete list of qualified expenses.
- : The entire amount you set aside is available for use on the first day of the plan year.
- : 24/7 access to your account through our secure, online portal at surency.com.
- : When the Surency AdvantagePlus Benefits Card is used to pay for medical expenses, the amount is automatically deducted from your FSA - no need to file claims.
- : Have questions? Customer service calls are answered by a live person within **eight** seconds.

Increase Your Take-Home Pay.

Paying fewer taxes means you keep more of the money you earn. In the example shown, Jane estimates she will spend \$2,400 on medical expenses for herself and her child next year. Here's how she can save with a health care FSA:

	With FSA	Without FSA
Jane's Annual Income:	\$30,000	\$30,000
Pre-Tax Contributions:	2,400	0
Jane's Taxable Income:	\$27,600	\$30,000
Taxes:	6,900	7,500
Jane's Take-Home Pay:	\$20,700	\$22,500
Out-of-Pocket Health Care Expenses:	0	2,400
Jane's Spendable Income:	\$20,700	\$20,100
Jane's Savings Each Year:	\$ 600	

*assumes a 25% tax bracket

Savings amounts in the example are provided by Surency for illustrative purposes only. You may save more or less based on your own tax situation. Some states do not recognize these tax exclusions for this program. No part of this document is tax, financial or legal advice. You should consult your own legal and tax advisors regarding your personal situation and whether this is the right program for you.

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TAKE CONTROL OF YOUR DEPENDENT CARE EXPENSES



Dependent Care FSA means more money in your pocket.



Pay Less in Taxes.

Set aside money **BEFORE** you pay taxes on it. When you set aside money in a Dependent Care Flexible Spending Account (FSA), you lower your amount of taxable income, meaning you pay less in taxes each year.

Take Control of Your Health Care Costs.

- : Use money in your Dependent Care FSA to pay for day care, baby-sitting and general purpose day camps for your dependents who are under 13 years of age.
- : Pay for adult day care services for dependent adults who are unable to care for themselves (*live with you at least 8 hours per day*)
- : 24/7 access to your account through our secure, online portal at surency.com.
- : Have questions? Customer service calls are answered by a live person within **eight** seconds.

Increase Your Take-Home Pay.

Paying fewer taxes means you keep more of the money you earn. In the example shown, John and his wife estimate they will spend \$5,000 on day care expenses for their child next year. Here's how they can save with a Dependent Care FSA:

	With Dependent Care FSA
Annual Income:	\$40,000
Pre-Tax Contributions:	5,000
Taxable Income:	\$35,000
Taxes:	8,750
Take-Home Pay:	\$26,250
Out-of-Pocket Dependent Care Expenses:	0
Spendable Income:	\$26,250
Savings Each Year:	\$1,250

*assumes a 25% tax bracket

Refer to the back of this page for plan rules and regulations.

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TAKE CONTROL OF YOUR DEPENDENT CARE EXPENSES

Rules and Regulations

A Dependent Care Flexible Spending Account can help you control your child care expenses while saving you money. If both you and your spouse work, or you are a single parent, a Dependent Care FSA may be right for you. However, if you have a stay-at-home spouse, you should not enroll in a Dependent Care FSA.

Maximum Contribution

- : \$5,000 for married couples filing joint federal taxes or single persons filing as head of household.
- : \$2,500 for married couples filing separate federal taxes or single persons filing as head of household.
- : If you are single or a married couple filing separately and your earned income is less than \$5,000, then you may not contribute more than your earned income.

Eligible Expenses

- : Use the funds in your Dependent Care FSA to pay for qualified child care expenses for dependents under the age of 13. Some examples include day care, baby-sitting and general purpose day camps.
- : You may also use the funds for adult day care services if you have an older dependent who lives with you at least 8 hours each day and requires daily care services. Adult day care services are qualified expenses if you work and your spouse is working, looking for work, is a full-time student, or is physically or mentally incapable of self-care.
- : Unlike a Health Care FSA, you may only use the funds that have been deposited into your account and pay for expenses that have already been incurred. While you may pay in advance for child care services, you may only be reimbursed as the expense is incurred and as contributions are made to your account.
- : Ineligible expenses include, but are not limited to overnight camps, care provided by your dependent, spouse or child under the age of 19, and care provided while you are not at work.
- : In order for your child care expenses to qualify, you must maintain a residence that you live in for more than half of the year with the qualified child or dependent.

Tax Credits

- : If you participate in a Dependent Care FSA, you may not claim child care credits on your tax return.
- : Before you enroll, you should evaluate the tax advantages for each option, as well as the impact on your tax liability and your ability to take advantage of the Dependent Care Tax Credit.

How much should I contribute?

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?

Use this worksheet to help estimate your annual FSA or 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 Medical Expenses:		

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



What can I spend my FSA dollars on?

You can use money set aside in your FSA account for eligible medical expenses incurred by you, your spouse or your children. This includes diagnosis, treatment and prevention of disease or treatment for any part or function of the body. Cosmetic medical expenses, such as facelifts or hair removal, are not eligible. Expenses that benefit general health, such as vacation or health club memberships and over-the-counter medications are also not eligible. **Remember to keep your receipts and/or other documentation in case it is needed to verify the medical expense. Some items may require additional documentation such as a letter from your medical provider.**

Use the lists below for reference, but keep in mind these lists do not include *all* eligible/ineligible expenses. If you have questions about qualified medical expenses, call 866.818.8805 or visit surency.com to view a complete list of qualified expenses.

Eligible Expenses *requires a letter of necessity or a valid prescription

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

Eligible Expenses **

The following over-the-counter medications require a doctor's prescription to be purchased with FSA dollars.

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

Ineligible Expenses

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

** Effective January 1, 2011, most over-the-counter medications require a doctor's prescription to be eligible FSA expenses. Insulin remains an eligible expense without a doctor's prescription. See Section 213(d) of the Internal Revenue Service Code for complete guidelines.

Use your **Surency AdvantagePlus Benefits Card** at these retailers!

Albertson's	Price Chopper	Tom Thumb
Costco	Publix	Valu-Rite
CVS	Rite Aid	Walgreens
Dillons	Safeway	Wal-Mart
Family Drug Stores	Sam's Club	Wegmans
Family Pharmacy	Sav-On Drug	Winn-Dixie
Giant	Target	... and more!
Good Neighbor Pharmacy		
Hen House		
Hy-Vee		
Kroger		
Kmart		
Osco Drug		



www.surency.com

How to Use Your Card:

1. Have the cashier ring up all of your items together.
2. When it is time to pay, swipe your **Surency AdvantagePlus** 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. *Note: PINs will only allow you to pay for eligible goods and services. Cash-back and ATM transactions are not allowed.*
3. All eligible medical expenses will be paid for from your FSA, HRA or HSA account and deducted from your total.
4. If you are purchasing non-medical 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.

Why is my card being declined?

- You are not purchasing qualified medical expenses
- You may not have enough money in your account

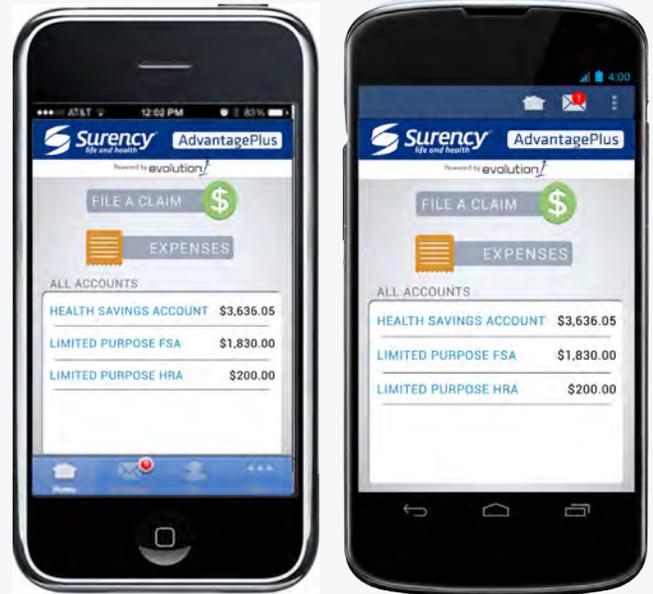
- The provider you are purchasing from does not have an inventory control system in place or does not have the correct merchant code
- You are purchasing an over-the-counter medication that requires a prescription
- You selected 'debit' instead of 'credit' (*If you have a PIN number, select 'debit'*)

If your card is declined and you have sufficient funds in your account, pay out-of-pocket and file a claim with Surency. If you have questions, contact Surency **866.818.8805**.

TAKE CONTROL OF YOUR HEALTH CARE EXPENSES



Want to check your health care balances and submit receipts anywhere, anytime? **We have an app for that!**



Available for free on Apple or Android devices.



With the free Surency AdvantagePlus benefits app:

- : Check flexible spending account (FSA), dependent care flexible spending account (DC FSA), health reimbursement arrangement account (HRA) and health savings account (HSA) balances
- : File new FSA claims
- : Upload receipts using your mobile device's camera
- : View account activity

Setting Up Your Account

1. Download the Mobile App

- : Search the Apple Store or Google Play (Android) for Surency AdvantagePlus. Download the app to your device.

2. Login to the Mobile App

- : Login using your username and password (same as your Member Login information)
- : Select a 4-digit code for security
- : If you are a new member and do not have a username and password, you can login using the information provided below.

Username: first name + last four digits of Social Security Number

Password: last name + last four digits of Social Security Number
For example, if your name is John Smith and the last four digits of your SSN are 1234, your username would be jane1234 and your password would be smith1234.

Trouble shooting

- : If you exceed the maximum number of failed logins, your account will be locked for security purposes. Contact Surency at 866.818.8805 for assistance or click the 'Forget Password' link within the Member Login.
- : If you get an error about setting up additional security, login to the Member Login and answer the 5 security questions.

Note: If you do not remember your username and password or need your password reset, please contact customer service at 866.818.8805.

Your Surency AdvantagePlus app will work just like other apps on your mobile device, making it easy to learn and use. No sensitive account information is ever stored on your mobile device and the highest level of secure encryption is used to protect all transmissions.

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Surency AdvantagePlus
flexible spending account

What is a Flexible Spending Account?

A flexible spending account (FSA) is a plan designed to help you manage the rising costs of health care by allowing you to set aside money to pay for out-of-pocket medical expenses. You can think of it as a personal savings account just for health care expenses.

You set aside money on a *pre-tax basis* – this means as long as you use the money for qualified expenses, you won't pay income taxes on it. You can find a partial list of qualified expenses in your Welcome Packet or online at www.surency.com.

How Does it Work?

Participating in a **Surency AdvantagePlus** FSA is *easy*.

1. Once you've enrolled and set your annual election amount, that amount will be automatically taken out of your paychecks in equal increments throughout the year *before* you pay federal, state and FICA taxes on the designated amount. Your entire election amount is available to you on the first day of the plan year – you don't have to wait until funds are deposited in your account to use them.
2. When you are ready to use the money in your FSA for a qualified medical expense, just swipe your **Surency AdvantagePlus** Benefits Card. If you don't have a **Surency AdvantagePlus** Benefits Card, or you prefer to pay upfront then be reimbursed, you can file a claim electronically from the Member Login and you will be reimbursed with money from your FSA, as long as you have funds available.
3. To avoid losing any money, make sure all funds in your FSA are used by the end of the plan year.

Other Things You Should Know

- Your employer may specify a plan maximum so you should check with your human resources department.
- There are maximum amounts allowed by the government to be contributed to a health care FSA and a dependent care FSA each year. You should check with your plan administrator or Human Resources department for details.
- Unused funds in your FSA **do not** roll over each year – any unused funds will be forfeited at the end of the plan year, unless your employer allows rollover or specifies a grace period. Check with your Human Resources department for more information.
- To avoid any penalties or taxes, you should only use the money in your FSA for qualified expenses.

how to: member login

HOW TO: MANAGE YOUR ACCOUNT

View Your Account Balance

1. Visit www.surency.com and select **Member Login** from the homepage. Then select **Surency AdvantagePlus Members**. You will be taken to a login screen.
2. From the **Accounts** tab, select **Account Summary**.
3. Your **Eligible Amount** is the amount you elected to set aside for the plan year. Your **Available Balance** is the amount you have available to spend on qualified medical expenses.

The screenshot shows the 'Account Summary' page for a user named 'FSA Test Member'. It includes a navigation menu with 'HOME', 'ACCOUNTS', 'PROFILE', 'STATEMENTS & NOTIFICATIONS', 'TOOLS & SUPPORT', and 'DASHBOARD'. Below the navigation is a table with columns: Account, Eligible Amount, Submitted Claims, Paid, Pending, Denied, Plan Year Balance, and Available Balance. The table lists two accounts: 'Comprehensive Medical FSA (1/1/14-12/31/14)' and 'Dependent Care FSA (1/1/14-12/31/14)'. A 'Westar Energy Inc Pre-tax Benefits (1/1/13-12/31/13)' account is also listed but appears to be inactive or not contributing.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Comprehensive Medical FSA (1/1/14-12/31/14)	\$408.00	\$0.00	\$0.00	\$0.00	\$0.00	\$408.00	\$408.00
Dependent Care FSA (1/1/14-12/31/14)	\$3,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,600.00	\$0.00

View Your Election Summary

1. Visit www.surency.com and click **Member Login**. Then select **Surency AdvantagePlus Members** and log in.
2. From the **Accounts** tab, select **Election Summary**.
3. You can view your annual election for each account you contribute to, as well as, your employer's contributions (*if applicable*), your contributions to-date and the amount that has been applied to your account.

The screenshot shows the 'Election Summary' page. It includes a navigation menu and a table with columns: Account, My Annual Election, Company Contribution, My Contributions, and Payroll Deduction. The table lists two accounts: 'Comprehensive Medical FSA (1/1/14-12/31/14)' and 'Dependent Care FSA (1/1/14-12/31/14)'. A total of \$167.00 is shown at the bottom right.

Account	My Annual Election	Company Contribution	My Contributions	*Payroll Deduction
Comprehensive Medical FSA (1/1/14-12/31/14) Effective: 1/1/2014	\$408.00	\$0.00 of \$0.00	\$0.00	\$17.00
Dependent Care FSA (1/1/14-12/31/14) Effective: 1/1/2014	\$3,600.00	\$0.00 of \$0.00	\$0.00	\$150.00
				Total: \$167.00

View Payment History

1. Visit www.surency.com and click **Member Login**. Then select **Surency AdvantagePlus Members** and log in.
2. From the **Accounts** tab, select **Payment History**.
3. From this page, you can view all distributions from your accounts and the status of each. For detailed information on a specific payment, click **View Detail**.

The screenshot shows the 'Payment History' page. It includes a navigation menu and a table with columns: Payment Date, Payment Number, Amount, Payment Type, Method, Status, and View Detail. A single payment is listed: 8/12/2010, 0000001025, \$50.99, Claim Reimbursement, Check, Paid.

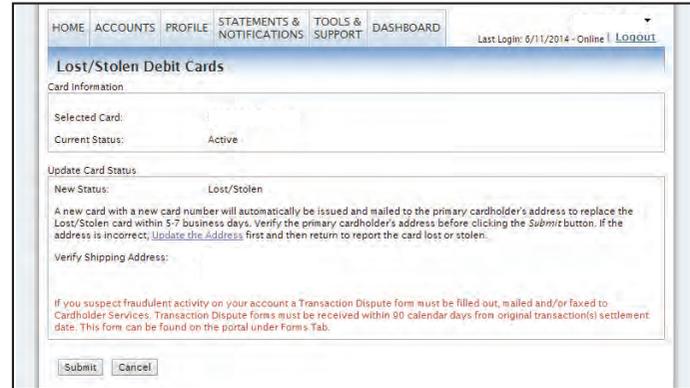
Payment Date	Payment Number	Amount	Payment Type	Method	Status	View Detail
8/12/2010	0000001025	\$50.99	Claim Reimbursement	Check	Paid	View Detail

HOW TO: MANAGE YOUR ACCOUNT (continued)

Report a Lost/Stolen Benefits (Debit) Card

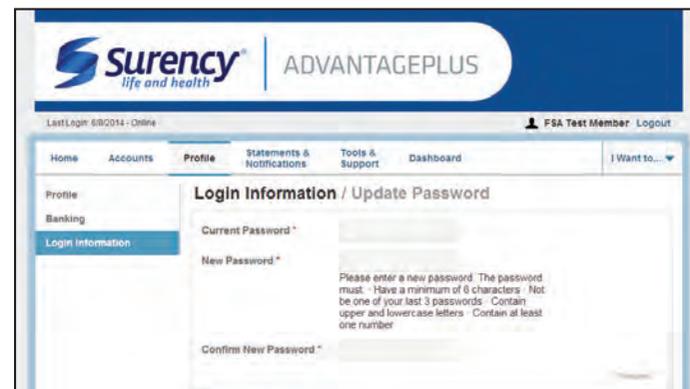
1. Visit www.surency.com and click **Member Login**. Then select **Surency AdvantagePlus Members** and log in.
2. From the **Profile** tab, select **Banking/ Cards**.
3. On the **Debit Cards** page, locate the cardholder name and card number of the card you wish to replace. Under the **Debit Cards** column, select **Report Lost/Stolen**.
4. 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 and the option is not available on the Debit Cards page, please contact Surency at 866.818.8805.



Change Your Username or Password

1. Visit www.surency.com and click **Member Login**. Then select **Surency AdvantagePlus Members** and log in.
2. From the **Profile** tab, select **Login Information**.
3. To change your password, click **Change Your Password**. To change your username, click **Change Your Username**. Fill out all fields and select **Save**.



HOW TO: EDIT PROFILE INFORMATION

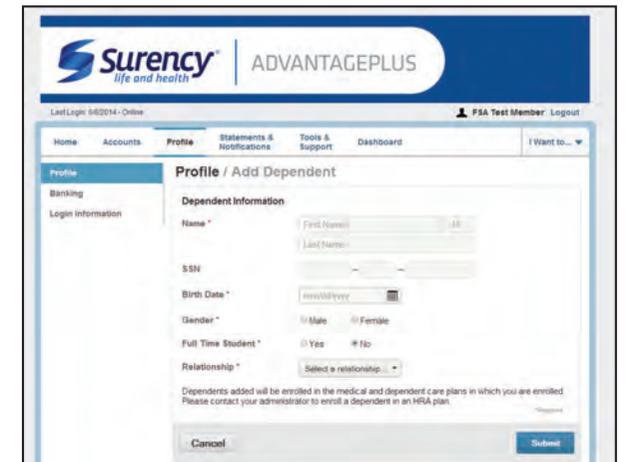
View Profile Information

1. Visit www.surency.com and click **Member Login**. Then select **Surency AdvantagePlus Members** and log in.
2. From the **Profile** tab, you can view and update your profile summary including your profile information, dependents, beneficiaries and bank accounts.



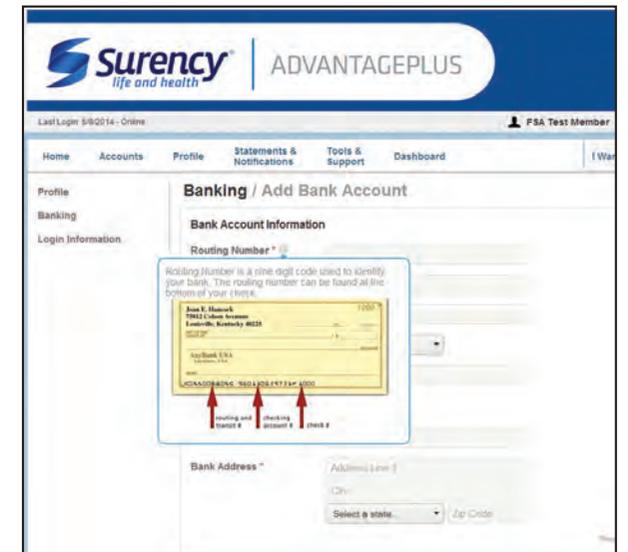
Add a Dependent or Spouse

1. From the **Profile Summary**, locate the Dependents section and click **Add Dependent**.
2. Enter your dependent's information into all required fields (marked with a red asterisk).
3. When you are finished, click **Submit**.



Add or Update a Bank Account

1. From the **Profile** tab, select **Banking** on the left and click **Add Bank Account**. Or, if you are updating information for a bank account that has already been set up, click **View** next to the bank account for which you wish to update information.
2. 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**. Your **Account Nickname** is the name you will use to identify the account. Next enter your bank's information. After verifying you have entered correct information in all fields, click **Submit**.



Q: What happens if I terminate employment during the plan year?

A: You will have an additional amount of time called a “run-out period” after termination to submit claims for reimbursement. However, you will only be reimbursed for services you received while you were employed (unless you continue to contribute to your FSA through COBRA).

Q: What if I don't use all of the money in my account before the end of the year?

A: Your employer may choose to allow a rollover of funds or a grace period which provides an additional amount of time at the end of the plan year. Check with your Human Resources department for more information.

Q: Can I change the amount of money I set aside in my FSA in the middle of the plan year?

A: No, you cannot change your election amount until the next enrollment period. Only if there is a status change may you change your election amount during the plan year. A status change includes marriage, divorce, birth or adoption of a child, death of a family member or an employment status change for yourself or your spouse.

Answers to Dependent Care FSA Questions

Q: What is the difference between a Medical (Health Care) FSA and a Dependent Care FSA?

A: Dollars from a medical FSA can only be used for qualified out-of-pocket medical expenses, including deductibles, copays, prescriptions and some over-the-counter medications. Dependent Care FSA dollars can only be used for childcare services for your dependents who are younger than thirteen years of age or adult dependents who are unable to care for themselves.

Q: What is the maximum amount I can contribute to a Dependent Care FSA?

A: Each year, the government sets a maximum amount that can be contributed to a Dependent Care FSA by a married couple and by a single person or a married couple filing separately. You should check with your plan administrator or Human Resources department for this year's federal maximum.

Q: What funds are available to me on the first day of the plan year?

A: Unlike Health Care FSA funds, Dependent Care funds are not available on the first day of the plan year. The only funds available at any time are the dollars that have already been set aside (already deducted from your paychecks) and are in the account. Advance reimbursements from your Dependent Care FSA are not allowed.

Q: What happens if my child turns thirteen during the plan year? Can I use the funds in my Dependent Care account for the entire year?

A: No, you will only be reimbursed for eligible childcare expenses incurred before your child's thirteenth birthday. However, you may adjust your elections by filing for a Qualified Change in Status.

Q: Can I use my Dependent Care FSA for domestic partners and their dependents?

A: No, you can only use money in your Dependent Care FSA for children under 13 or adults claimed as dependents on your tax return.

Q: If I participate in a Dependent Care FSA, will I still be able to claim the dependent care tax credit on my federal income tax return?

A: No, if you participate in the **Surency AdvantagePlus** Dependent Care FSA plan, you are not allowed to claim any other dependent care tax benefits for the tax-free amounts you receive through this plan.

However, you are allowed to claim expenses *not* reimbursed through your FSA.

Q: What happens if I terminate employment during the plan year?

A: As long as you were working or seeking work during the time you were incurring childcare expenses, you will have until the end of the plan year to submit your dependent care expenses incurred during the plan year for reimbursement.

Q: What happens if I submit a claim for an amount greater than what I have in my Dependent Care FSA account?

A: If you submit a claim for an amount greater than what you have in your Dependent Care FSA account at the time, the claim will be denied. Only the funds that have been deposited in your account are available to you. However, as more funds are deposited you can submit claims for reimbursement.

Answers to General Questions

Q: How do I access my plan information?

A: You have 24/7 access to your plan information through our online, secure Member Login. To access the portal, visit www.surency.com and click **Member Login**. Then choose **Surency AdvantagePlus Members**. Sign in using your username and password.

Q: What do I do if I am locked out of the Member Login?

A: If you are locked out of the Member Login, or you don't know your password, you should first reset your password from the login page. If you are still unable to access your account, contact our Customer Service Department toll-free at 866.818.8805 and a representative will assist you.

Q: I have a question about my plan. Who should I contact?

A: You can contact the Surency Life & Health Customer Service Department by calling 866.818.8805 toll-free. Your call will be answered by a live customer service representative who will be able to assist you.

SURENCY ADVANTAGEPLUS | glossary of terms

allowable expense: also called a “covered service,” refers to charges for medical services or supplies that will be covered by a health insurance plan.

beneficiary: the person who is designated to receive proceeds from an insurance policy in the event of death of the policyholder.

benefit period: the time period during which benefits will be paid under a health benefits plan, also called a “plan year.”

claim: information submitted to Surency to request payment for eligible medical expenses for a covered person.

COBRA (Consolidated Omnibus Budget Reconciliation Act): a federal law that allows employees to temporarily continue coverage when they otherwise would have lost coverage because of loss of employment or change in family status (such as divorce). The cost of COBRA is paid by the employee.

coinsurance: the amount of medical expenses for which the member is responsible for after meeting a health plan's deductible. Coinsurance is an eligible expense under all **Surency AdvantagePlus** plans.

consumer-directed health care (CDH): also known as “consumer-driven health care,” a type of health plan designed to give consumers control over a portion of their health benefit dollars, typically through a fund or account that can be used to pay for eligible medical expenses. **Surency AdvantagePlus** offers three types of CDH plans: a Flexible Spending Account (FSA) plan, a Health Reimbursement Arrangement (HRA) plan and a Health Savings Account (HSA) plan.

copay: the patient's required contribution toward the payment of covered medical services. Copays are eligible expenses.

covered services: medical services that are paid for by your health insurance plan.

deductible: the fixed amount that you must pay for covered medical services before your health insurance plan begins to pay benefits. After meeting the deductible, you are only responsible for coinsurance.

dependent: a child or spouse who receives health coverage under your plan.

dependent care FSA: a flexible spending account (FSA) that is contributed to and owned by the employee. Dependent Care FSA funds can be used to pay for childcare services (children 13 and under) or adult dependents who are unable to care for themselves.

effective date: the date on which your insurance plan goes into effect.

eligible or qualified medical expense: an expense defined by federal tax law for the use of FSA dollars. Expenses paid for with money from an FSA account must be qualified medical expenses. These expenses include amounts paid to diagnose, treat or prevent disease, and to treat any part or function of the body. The expenses must be used to alleviate or prevent a physical defect or illness. Expenses incurred solely for cosmetic purposes or to merely benefit one's general health are not eligible.

enrollee: also called a "member," a subscriber or dependent on an insurance plan.

flexible spending account (FSA): an account owned by an employee, to which the employee makes contributions on a pre-tax basis. The money in the account can be used for eligible medical expenses and must be used by the end of the plan year. Money in an FSA does not accrue interest and cannot be taken with you if you leave your current job.

grace period: an additional amount of time at the end of a plan year that allows members to incur qualified expenses. The grace period may be up to 2.5 months long. Check with your HR department if you have questions about a grace period.

health reimbursement arrangement (HRA): an employer-owned account that is not subject to taxes. Employees use the money in the account to pay for eligible medical expenses throughout the year. Money left in the account at the end of the year may roll over, but cannot be taken with you if you leave your current job.

health savings account (HSA): a savings account that offers employees tax advantages and allows them to pay for eligible medical expenses or save for future expenses. To be eligible for an HSA, an employee must be covered under a high deductible health plan (HDHP). Contributions to the HSA are tax deductible and earn interest tax-free; contributions can be made by the employee, employer or both. Unused funds roll over each year and you can take the account with you if you leave your current job.

ineligible expenses: expenses that are not considered qualified medical expenses. FSA dollars cannot be used on ineligible expenses. Claims filed to Surency for ineligible expenses will be denied and you will not be reimbursed.

non-covered services: expenses, conditions or services that are not covered by a health insurance plan. Generally, non-covered services are qualified medical expenses and can be paid for with money from an FSA account.

out-of-pocket: amounts such as copays and deductibles that an individual is required to pay toward the cost of covered medical services. This may include expenses for services not covered by a health insurance plan. If you have high out-of-pocket health care costs, you can participate in an FSA to lower your out-of-pocket costs.

over-the-counter (OTC) drug: a drug that can be purchased without a doctor's prescription. Effective January, 2011, most OTC drugs now require a prescription to be considered "eligible expenses" for purchase with FSA dollars.

pre-tax: dollars contributed to an FSA are contributed on a "pre-tax basis." This means money set aside into an FSA account is not subject to income taxes which results in an increase in take-home pay.

reimbursement: payment to an individual or health care provider by a health benefits plan for covered medical expenses. By submitting a claim to Surency for qualified medical expenses, you can be reimbursed for the amount you paid out-of-pocket.

run-out date: the date that marks the cut off for filing claims for expenses incurred in the previous plan year. All claims for reimbursement must be submitted by the run-out date.

Surency AdvantagePlus Benefits Card

Your **Surency AdvantagePlus** Benefits Card will be accepted at any retailer with an inventory control system. These transactions may be automatically substantiated. This means you don't have to file a claim and may not have to submit a receipt for benefits card purchases. However, always keep all documentation for tax purposes or in the event that Surency requests further documentation. For a nationwide list of retailers where your **Surency AdvantagePlus** Benefits Card can be used, visit www.surency.com.

How to Use Your Card:

1. Have the cashier ring up all of your items together.
2. When it is time to pay, swipe your **Surency AdvantagePlus** 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 medical expenses will be paid for from your FSA account and deducted from your total.
4. If you are purchasing non-medical 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.



Using your Benefits Card for Over-the-Counter Purchases

Over-the-Counter (OTC) substantiation rules for **Surency AdvantagePlus** Benefit Card purchases changed in 2011. As of January 1, 2011, most OTC medications (*not including insulin*) now require a doctor's prescription in order to be considered qualified medical expenses for purchase with FSA funds. Surency also requires a doctor's prescription to substantiate OTC purchases, even if paid for with your **Surency AdvantagePlus** Benefits Card. For your claim to be substantiated, you must submit the prescription (*or a copy of the prescription or other documentation showing a prescription has been issued*) for the OTC medicine or drug, and any other information from an independent third party (such as a receipt). For example, a pharmacy-issued receipt that identifies the name of the purchaser (*or the name of the person for whom the prescription applies*), the date, the amount of the purchase and an prescription number satisfies the OTC substantiation requirements. A receipt without an Rx number that is accompanied by a copy of the related prescription also satisfies OTC substantiation requirements.

Using your Benefits Card to pay Medical Service Providers

Visa and MasterCard have category codes identifying the type of business done by merchants accepting their cards. One of these category codes is for Medical Service Providers, which includes pharmacies, hospitals, doctors' offices and other health care facilities. If you use your **Surency AdvantagePlus** Benefits Card at a medical service provider, you will be required to submit documentation for substantiation. Exceptions include: plan co-payment matches and reoccurring expenses from a previously approved transaction.

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