

*It sure is easy.*

## Commuter Benefits

At Surency, we offer straightforward plans and provide you with easy to use and easy to understand tools and information to help you use your Commuter Benefits Account. Use the buttons below to access information on each of our tools and for more information on your account. Have questions? Contact our Customer Service department at 866-818-8805.

Click on the icons below to learn more:



What is a Commuter Benefit Account?



How do I access my account funds?



Download the Surency Mobile App to access your account anywhere, anytime!



More questions? View our FAQs!



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

**SET ASIDE MONEY FOR PARKING OR  
TRANSIT EXPENSES, PRE-TAX**

*It sure is easy.*

## PAY LESS IN TAXES

### + COMMUTER BENEFITS

Placing money into a Commuter Benefits account before you pay taxes on it saves you money by lowering your amount of taxable income. The result? *You pay less in taxes each year.*

- + Use money in your Commuter Benefit account to pay for Qualified Transit or Qualified Parking expenses.
- + *Qualified Transit* includes mass transit passes, tokens, fare cards or similar items entitling you to ride a mass transit vehicle to or from work. The mass transit may be publicly or privately operated and includes bus, rail or ferry. *Maximum Election: \$325*
- + *Qualified Parking* includes parking fees at/near your place or work or at/near a location from which you commute to work by van pool, commuter highway vehicles or mass transit. *Maximum Election: \$325*

INCREASE YOUR TAKE-HOME PAY	WITH COMMUTER	WITHOUT COMMUTER
Annual Income:	\$50,000	\$50,000
Pre-Tax Contributions:	\$4,380	\$0
Taxable Income:	\$45,620	\$50,000
Taxes (assumes 25% tax bracket)	\$11,405	\$12,500
Take-Home Pay:	\$34,215	\$37,500
Out-of-Pocket Commuter Expenses:	\$0	\$4,380
Spendable Income:	\$34,215	\$33,120
<b>Savings Each Year:</b>	<b>\$1,095</b>	<b>\$0</b>

Savings amount 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.

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



### MANAGE YOUR BENEFITS

You have 24/7 access to your account through the Surency Mobile App or on your Member Account at Surency.com.



Scan to download the  
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# ACCESSING YOUR ACCOUNT FUNDS

## USING YOUR SURENCY ACCOUNT HAS NEVER BEEN EASIER

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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.

## MANAGE YOUR BENEFITS THROUGH THE MOBILE APP

*It sure is easy.*

- + **FSA** / FLEXIBLE SPENDING ACCOUNT
- + **DC FSA** / DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT
- + **LP FSA** / LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT
- + **ADOPTION ASSISTANCE FSA**
- + **HSA** / HEALTH SAVINGS ACCOUNT
- + **LSA** / LIFESTYLE SPENDING ACCOUNT
- + **HRA** / HEALTH REIMBURSEMENT ARRANGEMENT
- + **QSEHRA** / QUALIFIED SMALL EMPLOYER HEALTH REIMBURSEMENT ARRANGEMENT
- + **POP** / PREMIUM ONLY PLANS
- + **COMMUTER BENEFITS**

Once logged in to your Surency Mobile App account, you can view account activity, check balances, tax statements, access forms and more!



Access the FSASore.com and/or HSASore.com to purchase eligible items (contact lenses, first aid kits, sunscreen, etc.) with your Surency Benefits Card.

### USE THE APP TO:

- + Submit claims for: FSA, DC FSA, HSA, LSA, HRA, and Commuter Benefits
- + Snap a photo of receipts within the app to submit with new or existing claims.
- + Make repayments for ineligible expenses.
- + HSA: Request distributions, make contributions and manage investments.
- + 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 lost/stolen Surency Benefits Card.



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# FREQUENTLY ASKED QUESTIONS: COMMUTER BENEFITS

HAVE A QUESTION?

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**Below are answers to the most frequently asked questions we receive. If you are currently enrolled in a Surency plan, log in to your Member Account at Surency.com for specific plan details.**

**Q: *What is a commuter benefits plan?***

A: A Commuter Benefits plan is a qualified transportation benefit program authorized by the IRS and provided by your employer. For Pre-Tax Benefit programs administered by Surency, qualified expenses are dictated by the IRS and Surency uses those guidelines in reviewing your claims.

- + **Qualified Transit** expenses cover public transportation and vanpools carrying six or more adult passengers (excluding the driver). Any type of transit service, publicly or privately owned or operated, including bus, rail, subway, ferry, shuttle bus, and commuter highway vehicles under contract, which provides to the public and/or employees, general or special service on a regular and continuing basis is eligible.
- + **Qualified Parking** expenses cover parking at or near work, or at or near a place where you take public transportation to work.

Under a Commuter Benefits plan, you may have a transit account, parking account, or both depending on what your employer chooses to offer.

**Q: *How does the plan work?***

A: You authorize your employer to deduct a pre-tax amount for parking or van-pooling/transit from each paycheck, up to the IRS (monthly) limits. Pay for expenses with your Surency Benefits Card and the expense is automatically deducted from your Commuter Benefits Account. If your transit or parking authority does not accept your Surency Benefits Card for payment, you may file a claim for reimbursement.

**Q: *How do I get reimbursed for my expenses?***

A: Surency offers three ways to get reimbursed:

1. The easiest option is to use the Surency mobile app. Choose 'File a Claim,' enter the requested information and snap a photo from your phone of your receipt. The claim request and receipt will be automatically sent to Surency for processing.
2. Log in to your Member Account at Surency.com. Choose 'File a New Claim,' upload your receipt and enter the requested information. The claim request and receipt will be sent to Surency for processing.
3. Print a Parking or Transit Claim Form and mail it to Surency for processing. Paper claim forms are available to download and print at Surency.com.

**Q: *How do I enroll?***

A: You can enroll, change or terminate your pre-tax deduction at any time. All changes are effective on checks issued on or after the first of the month following the change or enrollment. Once you are enrolled and have made an election for that particular month, you cannot change that monthly election. Contact Surency's Customer Service department at 866-818-8805 to discuss the specific details of your plan.

**Q: *How does my Surency Benefits Card work?***

A: If you elect to utilize the Surency Benefits Card at enrollment, you will receive it in the mail. It is essentially a limited use credit card. The funds are added to the Benefits Card electronically on each pay date during the month following the enrollment deadline.

## HAVE A QUESTION?

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### *Q: What expenses are not eligible?*

A: The following is a partial list of Commuter Benefits expenses that are not eligible:

- + Tolls
- + Traffic tickets
- + Fuel
- + Mileage or other costs you incur in operating a vehicle
- + Taxis
- + Payments to a fellow participant in a carpool or to a friend who drives you to work
- + Parking at your personal residence
- + Parking at your spouse or someone else's place of work
- + Parking at a mall or similar location where you stop on your drive to or from your place of work
- + Costs that have been or will be paid by your employer, such as for a business trip
- + Parking at an airport for taking an airplane to work

### *Q: I pay for parking at a park-and-ride lot, but pay for a bus pass separately. How do I use my commuter benefits account to pay for parking and transit separately?*

A: You can use your account for parking and for transit by electing each Commuter Benefit separately. The bus fare would count toward the monthly \$325 transit limit; the parking fee would count toward the \$325 parking limit. Your Surency Benefits Card can still be used and will pull money from the correct purse.

### *Q: What are the annual limits for commuter benefits?*

A: Annual limits are set by the IRS. The following limits are currently in effect for 2025 (indexed annually):

- + Parking deduction is limited to \$325 per month
- + Transit passes & vanpooling (whether separately or combined) deduction is limited to \$325 per month.

Any monthly costs above these limits cannot be exempt from taxes and cannot be carried over to future months. Although these are the limits set by the IRS, your employer may choose to offer lesser amounts.

Remember, if you paid for the transit or parking expenses with your Surency Benefits Card, you will not need to file a claim.

### *Q: What are the claim(s) filing limits?*

A: Federal Regulations require claims to be filed and substantiated within 180 of incurring the expense. All claims filed after the 180 day window will be denied and funds will be forfeited.

### *Q: Will the funds be forfeited at the end of the calendar year?*

A: Commuter Benefits are not tied to a benefit year, so the funds will remain in your account (funds rollover from month to month) until used or within 180 days (filing limit) after the services were provided. However, if your employment ends, any money remaining in your account will be forfeited.



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