

### *Here is how to get started in the Consumer Portal:*

Now that you've enrolled in a **TabenFlex** plan, 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 **Benny® Card**. This document will help you get started using the funds in your account, filing claims and navigating our online Member Login.

How To: The Consumer Portal  
How To: File Claims  
The TabenFlex Benefits Card

pages 2 - 6  
page 7  
page 8

### *How Does It Work?*

Here is an overview of how your plan works. Participating in a **TabenFlex** plan 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 (*FSA's and HSA's only*). If you are participating in an HSA, you may also contribute to your account by writing a check. If you are participating in an HRA, your employer contributions will be allocated in a frequency determined by your employer.
2. When you are ready to use the money in your account for a qualified medical expense, just swipe your **Benny® Card**. If you don't have a **Benny® Card**, or you prefer to pay upfront then be reimbursed, you can file a claim electronically from the Consumer Portal and you will be reimbursed with money from your account, as long as you have funds available.
3. To avoid losing any money, check the details of your plan to see if unused funds are lost at the end of the year (*does not apply to HSA's*). You should also make sure you only spend the money in your account on qualified medical expenses or you may be required to repay the plan.

### *The TabenFlex Consumer Portal*

The next few pages will walk you through how to access the online Member Login. Here are a few of the things that can be done from the Member Login:

- File a claim online
- View your account balance
- Update your contact information
- Add a dependent or beneficiary (*if applicable*)

The Taben website, [www.Taben.com](http://www.Taben.com), has additional information to assist you in managing your plan. On our website you can find:

- A list of qualified medical expenses
- Guidelines for submitting receipts and other documentation for reimbursement
- A glossary of terms
- An online customer service inquiry form
- and more!

the  
**Taben**  
Group  
Flex Administration

in cooperation with **Surency**  
life and health

### Login

**Existing User?**  
Login to your account

Username  [Forgot Username?](#)

Password  [Forgot Password?](#)

**Login**

**Setting up a New Account?**  
**For New Enrollees Utilizing Online Enrollment Only.**

It's easy to apply for a new account. Just enter your Code and click 'Get Started' below to begin. If you do not have your employer's code please contact your employer benefits personnel. If you have previously been enrolled in a plan with the Taben Group or this is not your open enrollment window, you will utilize your Username and Password and click 'Login.'

*Here is how to get started in the Consumer Portal:*

Here is how to get started in the Consumer Portal:

1. Visit [www.Taben.com](http://www.Taben.com) and select **TabenFlex Consumer Portal** from the participant menu. You will be taken to the login screen shown above.
2. You will need a preset username and password that has been generated for you by Taben\*.

**Username:**     **the first name + the last four digits of your Social Security Number**  
**Password:**    **your last name + the last four digits of your Social Security Number**

*For example, if your name is Jane Smith, and the last four digits of your Social Security Number are 1234, your username would be jane1234 and your password would be smith1234.*

\* You must be enrolled in our system either by yourself, your employer or a Taben representative before you will be able to access the Consumer Portal using the information above.

3. Set your security questions and change your username and password

4. You are ready to begin managing your account!

Manage Your Account

View Your Account Balance

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
2. From the **Accounts** tab, select **Account Summary**.
3. You can view summaries of other accounts by scrolling down the page. 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.

**Account Summary**

The "Eligible Amount" shown is the sum of your Annual Election amount, plus certain credits that have been applied to your account. The "Available Balance" reflects your available funds at this time. If you have questions regarding these balances or credits applied, please contact Customer Service.

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

**Questions?**  
Contact Surency Life & Health at: (316) 462-3316 Or toll free at: (866) 818-8805 or [moreinfo@surency.com](mailto:moreinfo@surency.com)

View Your Election Summary

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
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 is deducted from each paycheck.

*NOTE: if you participate in an HRA, you can view your employer's annual contribution amount and the contributions made to your account to date under the Company Contributions column.*

**Election Summary**

If you provide us with your e-mail address, you may receive any applicable documentation, such as Account Statements or Payment Notifications, via e-mail instead of paper.

Payment Method: Surency AdvantagePlus/Benny | Check [Update](#)

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
				<b>Total: \$167.00</b>

**Enrollment History**

View Payment History

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
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**.

**Payment History**

Payment Date	Payment Number	Amount	Payment Type	Method	Status	View Detail
8/12/2010	0000001025	\$50.99	Claim Reimbursement	Check	Paid	<a href="#">View Detail</a>

*Manage Your Account*

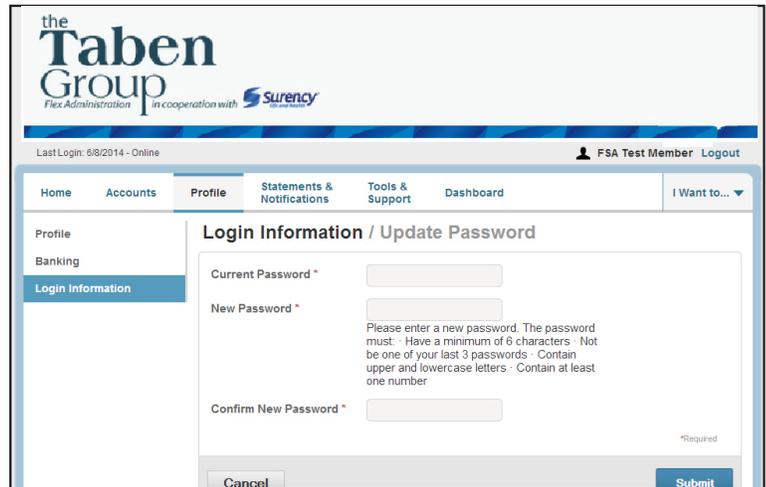
**Change Your Username or Password**

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
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**.

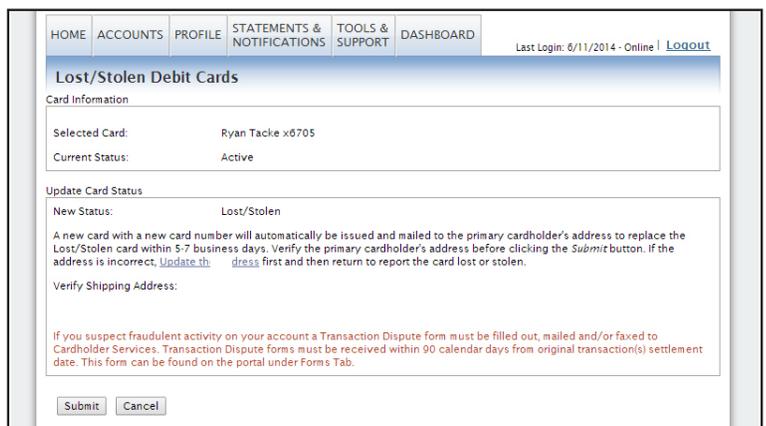
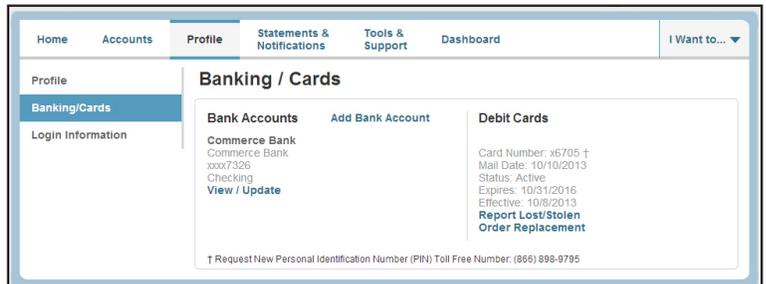


**Report a Lost/Stolen Benefits (Debit) Card**

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
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**.



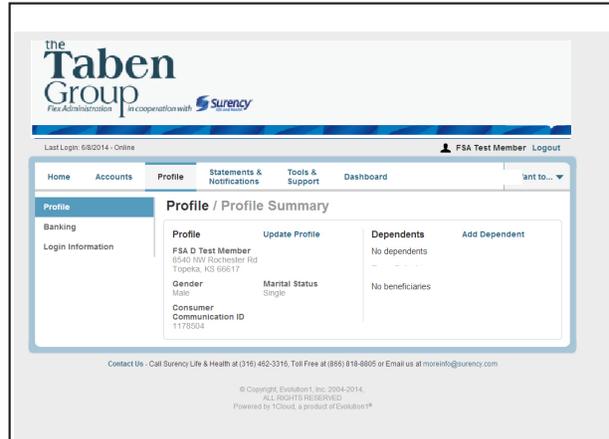
*NOTE: If you need to report your card as lost or stolen or would like additional cards and the option is not available on the Debit Cards page, please contact Taben at 855.826.8692. If you would like to add a PIN to your debit card please dial 866.898.9795.*



Edit Profile Information

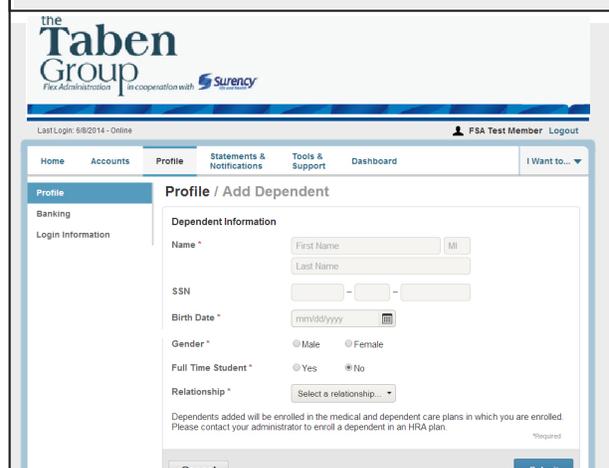
View Profile Information

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
2. From the **Profile** tab, you can view and update your profile summary including your profile information, dependents, beneficiaries (*if you participate in an HSA*) and bank accounts.



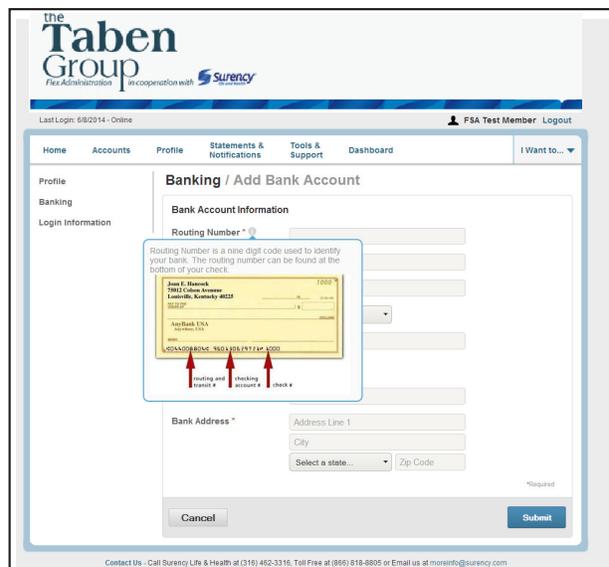
Add a Dependent or Spouse

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
2. From the **Profile** tab, select **Dependents**.
3. Enter your dependent's information into all required fields (*marked with a red asterisk*).
4. When you are finished, click **Submit**.



Add or Update a Bank Account

1. From the **Profile** tab, select **Banking** on the left 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 the bank account for which you wish to update information.
2. Enter your bank account information. Hovering your mouse over the more information 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**.



File a Claim Online

File a Claim Online

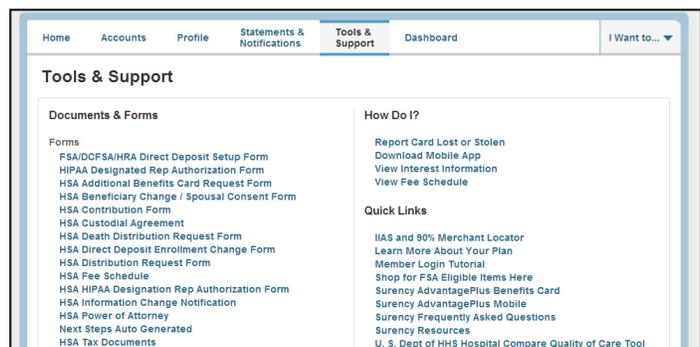
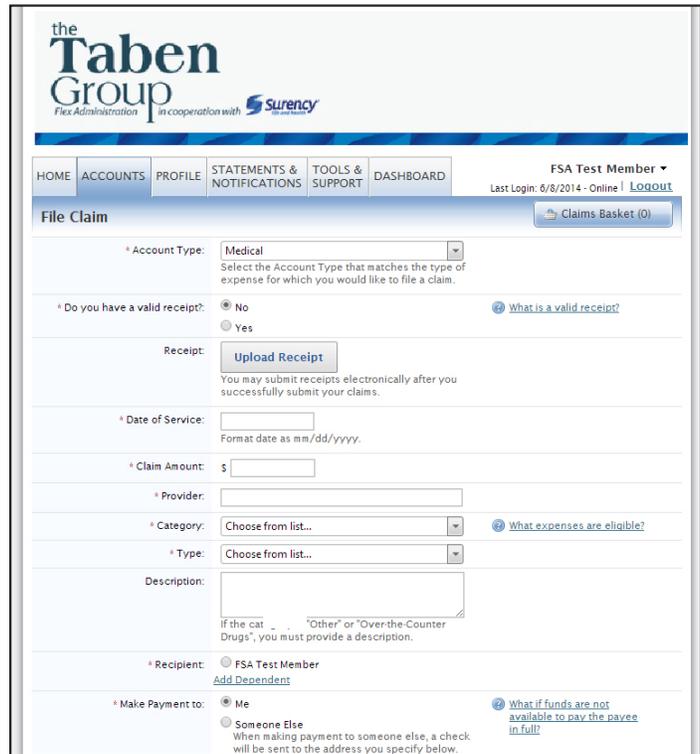
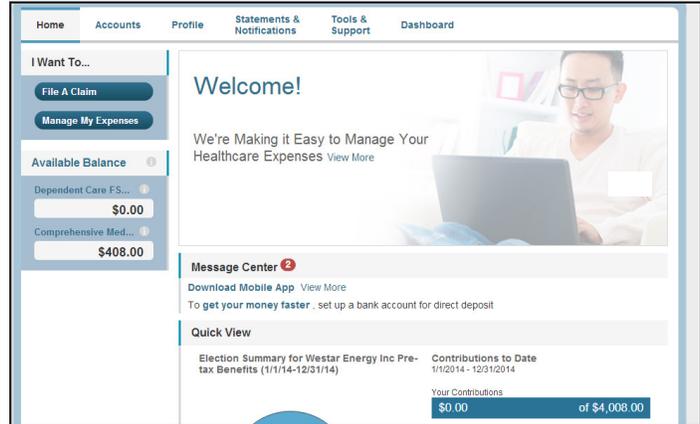
1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
2. From the **Home** tab, select **File a Claim**.
3. As determined by your plan design, you may be able to choose the account you wish to be reimbursed from by clicking the **File Claim** button next to that account.
4. Fill out all required fields on the claim form and click **Add Claim** when finished.
5. In your **Claims Basket**, you can update or remove claims. If you are finished editing your claims, you must click **Submit** to finish the claims filing process.

*HSA's only:* If you participate in an HSA, you will select the **Make HSA Distribution** button next to the HSA. After completing the form, click **Request Distribution** to submit.

Print a Claim Form

1. Visit [www.taben.com](http://www.taben.com) and click on the **TabenFlex Consumer Portal**.
2. Click on the **Tools & Support** tab at the top of the portal.
3. Click on **FSA/DCFSA/HRA Claim Form** to download and print a claim form.

*HSA's only:* Click on **HSA Distribution Request Form** to download the form.



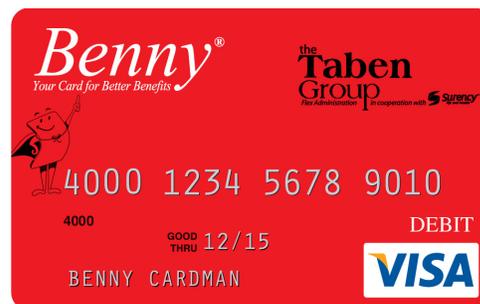
Your **Benny® Card** will be accepted at any retailer with an inventory control system in place. These transactions may be automatically substantiated. This means you don't have to file a claim and may not have to submit a receipt for benefits card purchases. However, you should always keep all documentation for tax purposes or in the event that Taben requests further documentation. For a nationwide list of retailers where your **Benny® Card** can be used, visit [www.Taben.com](http://www.Taben.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 **Benny® Card** first and select the "credit" option 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, 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.



### *Additional Information*

#### Using your Benny® Card for Over-the-Counter Purchases

Over-the-Counter (OTC) substantiation rules for **Benny® Card** purchases changed in 2011. Beginning 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, HRA or HSA funds. Taben also requires a doctor's prescription to substantiate OTC purchases, even if paid for with your **Benny® 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 Master Card 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 **Benny® 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.