



Your Surency Benefits

Larimer County, Colorado
Open Enrollment 2026

surency.com

It sure is easy.



Your Benefits Overview

- **FSA/** Flexible Spending Account
- **DC FSA/** Dependent Care FSA
- **HSA/** Health Savings Account

Surency provides flexible and straightforward reimbursement accounts. We are proud to offer plans that are easy to use and easy to understand.



FSA/ Flexible Spending Account

- **ALL funds are available the first day of the Plan Year** – even if they haven't been taken out of your paycheck yet.
- You must re-enroll every year
- You cannot change your election until the next Plan Year, except for Qualifying Events
- You can carry over up to \$660 from the 2025 plan year into the 2026 plan year
- For eligible medical, dental, vision, and Rx expenses

MAXIMUM ELECTION FOR 2026: \$3,300



DC FSA/ Dependent Care FSA

- Funds are only available as they are deposited into your DC FSA
- You cannot change your election until the next Plan Year unless a Qualifying Event occurs
- Unused funds are lost at the end of the run out-period
- For eligible daycare, general purpose day camps or after school programs for dependents who are under 13 years old

MAXIMUM ELECTION FOR 2026:

\$7,500 for married couples filing joint tax returns or single parents

\$3,750 for married couples filing separate tax returns



HSA/ Health Saving Account

- Individually owned account – the money in the account is yours.
You take it with you if you leave your employer
- Funds carryover every year
- Contributions can be made throughout the year up to the maximum election, and anyone can contribute to your HSA
- Grow account through investments – you can invest your HSA money to grow your funds

MAXIMUM ELECTION FOR 2026:

Self Only: **\$4,400**

Family: **\$8,750**

Catch-up: **\$ 1,000**

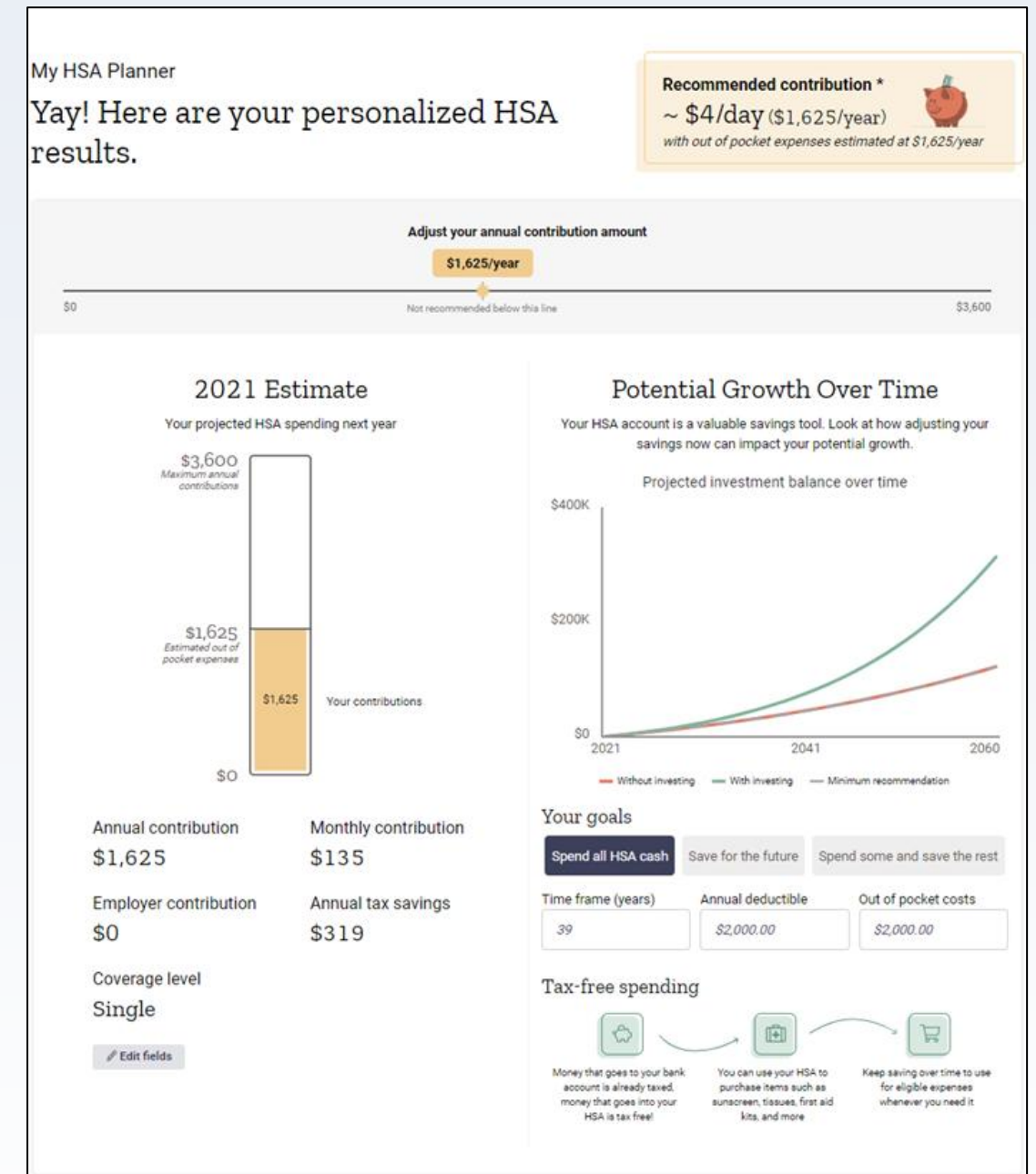


My HSA Planner

My HSA Planner is an easy-to-use tool that helps you plan out your contributions based on your lifestyle and financial goals. Through this tool you can plan contributions, project expenses and set savings goals.

You can use My HSA Planner to get a personalized recommendation on how much to contribute to your HSA.

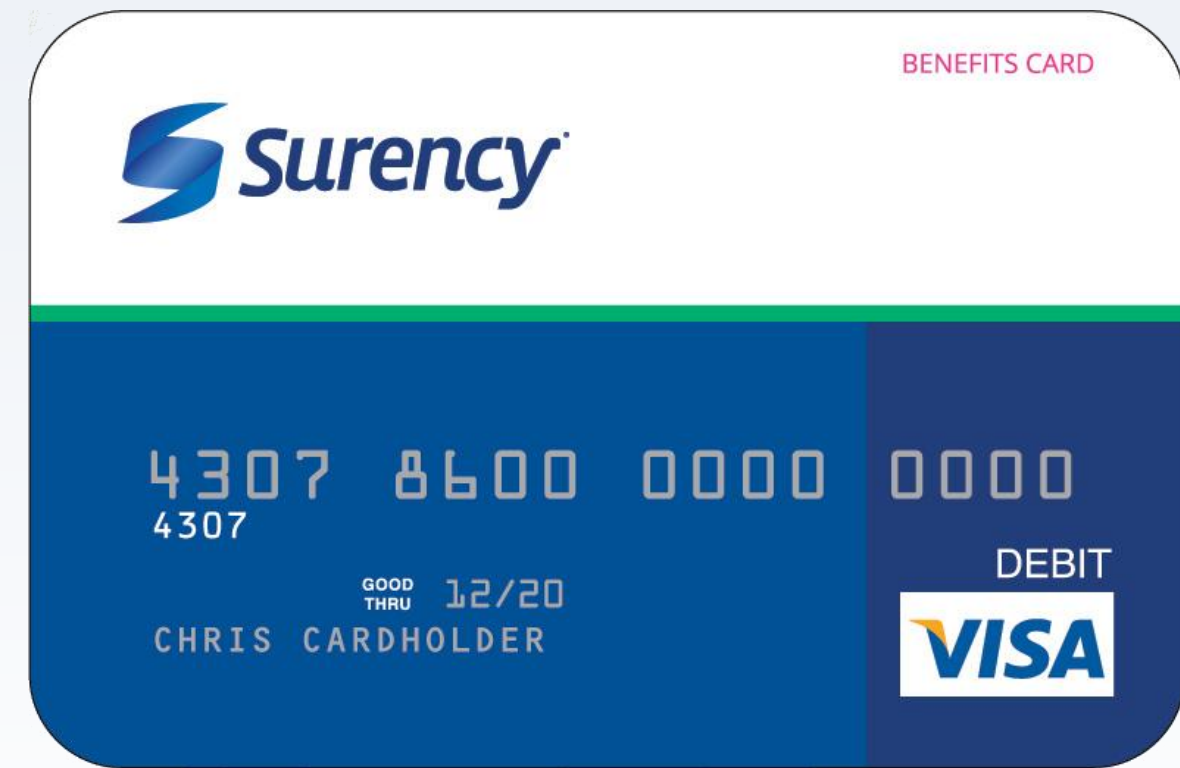
Check it out today by visiting MyHSAPlanner.com/SUR to get your personalized HSA recommendations.



Using Your Funds

Use your Surency Benefits Card to purchase eligible expenses:

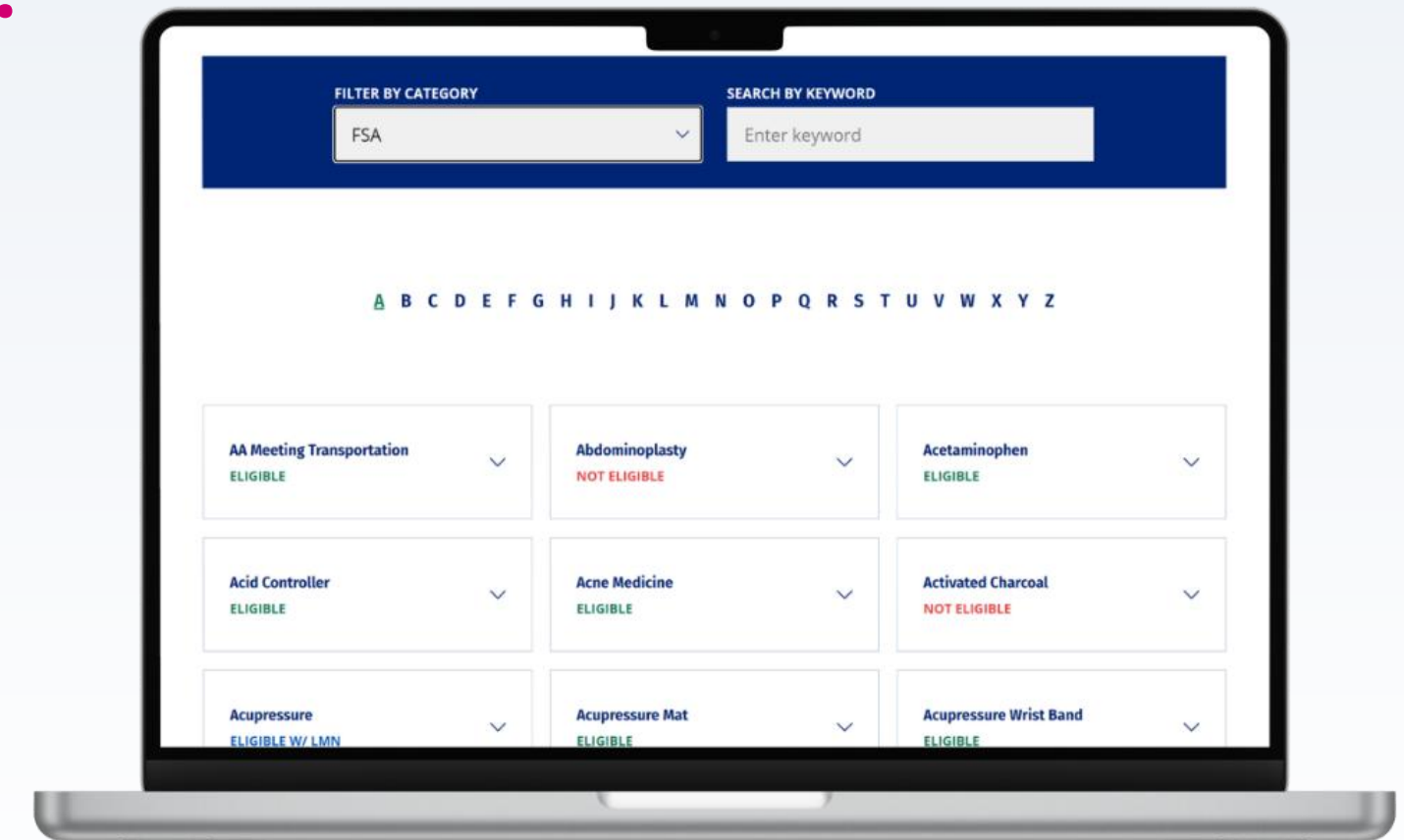
- Members can use the Surency Benefits Card to pay for qualified eligible expenses, the amount is deducted from your account – no need to file claims!
- Benefits Card contains separate reservoirs of funds or “purses” for medical, dependent care and parking and transit expenses
- Benefits Card can hold both pre- and post-tax contributions



Eligible Expenses

Surency provides an interactive eligible expense list at Surency.com. Easily search for expenses and view if they are eligible or ineligible with your plan(s).

Learn more at surency.com/eligible-expense-list.



Member Tools

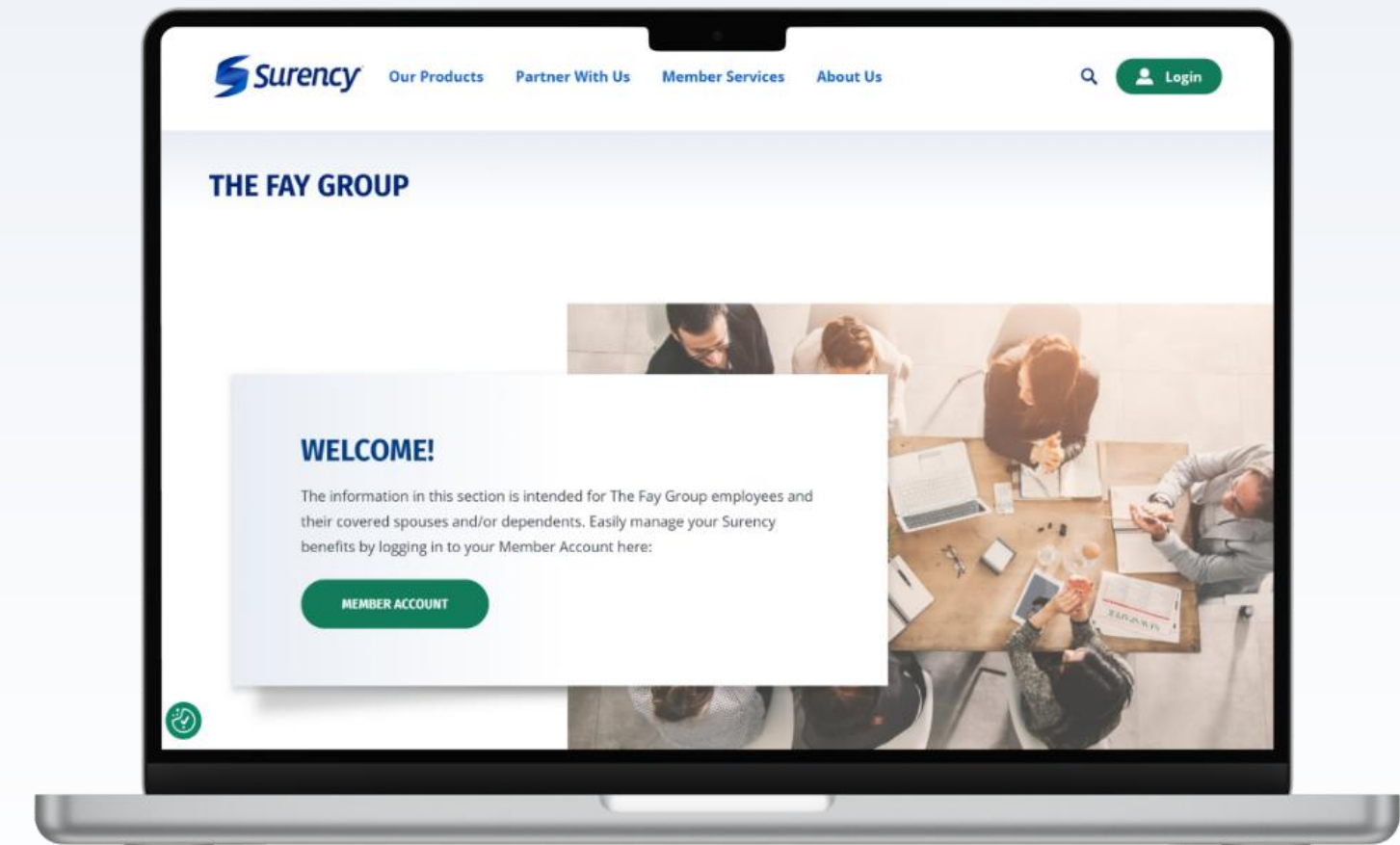
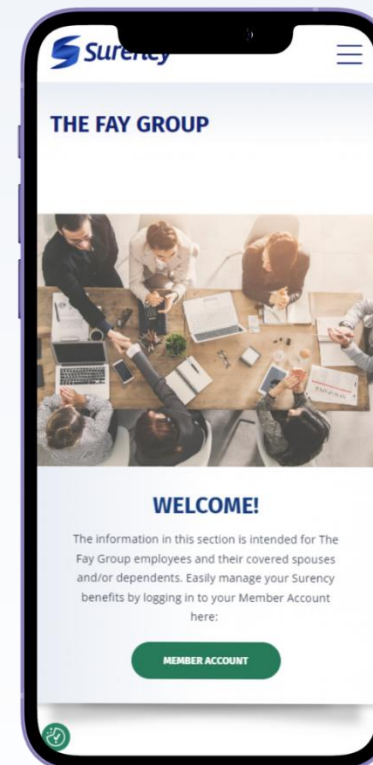


Online Member Account

You can manage your Surency Reimbursement Accounts online through your Member account. Easily Log in or register at surency.com/larimerco.

Visit Your Online Member Account to:

- View available balance
- File a new claim
- View payment history
- Update banking information
- Download forms
- Order additional Benefits Cards
- View claims status
- View Benefits Card transactions
- Enroll in Direct Deposit

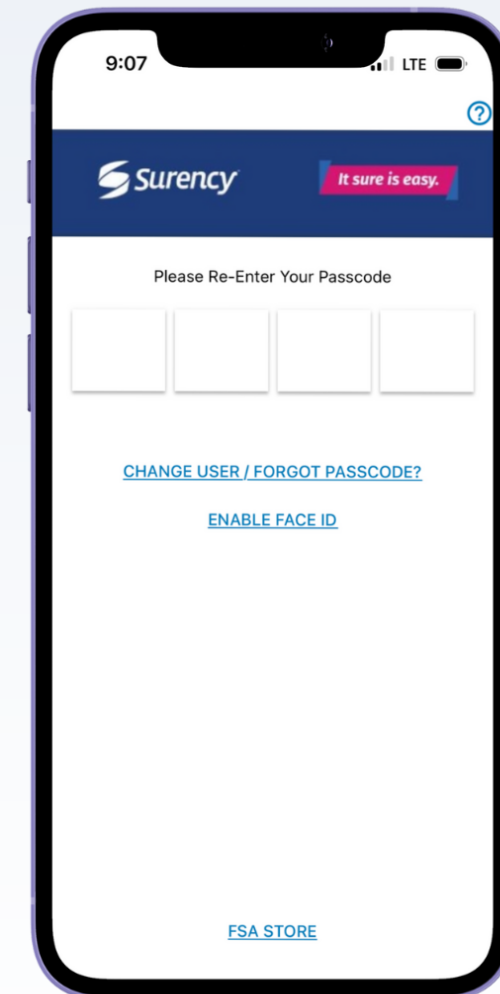


Surency Mobile App

Access your benefits from anywhere with the **Surency Mobile App**.

Access the Information You Need:

- View available balance
- File a new claims and submit receipts
- View payment history
- Report Benefits card as lost or stolen
- Access FSASore.com



Materials include the following:

- **Product Explanations** with Tax Savings Examples
- **Interactive** Budget Estimator Worksheet
- **List of Eligible Expenses**
- Using your **Surency Benefits Card**
- Using the **Mobile App**
- And more!

Learn more at surency.com/larimerco.



Surency Customer Service

Contact Us:

Online form: [Surency.com/Contact](https://surency.com/Contact)

Call: 866-818-8805



Thank you!

