

TASC UNIVERSAL BENEFIT ACCOUNT™

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**PARTICIPANT REFERENCE GUIDE**



# TASC Universal Benefit Account™

We hope you will find TASC's Universal Benefit Account™ to be efficient and valuable. Our participant website is [www.tasconline.com](http://www.tasconline.com) and is referred to as TASC throughout this Guide.

This Guide will walk you through your account from the initial Sign Up, Request for Reimbursements, Account Management, to Re-enrollment. Please retain this Guide for future reference. If you have additional questions, log in to TASC and select Contact Us or call Customer Care toll-free at 800-422-4661.

## How to Sign Up

1. To set up your TASC account, follow these easy instructions.
2. Go to: [www.tasconline.com](http://www.tasconline.com) and click on the green sign in button to Universal Benefit Account.
3. Before you can sign in for the first time, you must sign up for an account. Click the green sign up link at the bottom of the screen.
4. Click on the green sign in button on the left for participants.
5. Enter your email address and password where indicated.
6. TASC will send you an email containing a six digit verification code. Enter the code and click verify.
7. Confirm your name and email address and click continue.
8. Read the Terms of Use and click agree.
9. Add your mobile number where indicated. TASC will text you an authentication code. Enter that code where indicated and click verify.
10. You are now signed up and signed in for the Universal Benefit Account.

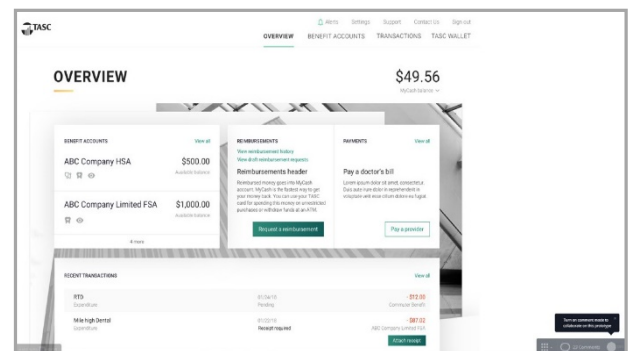
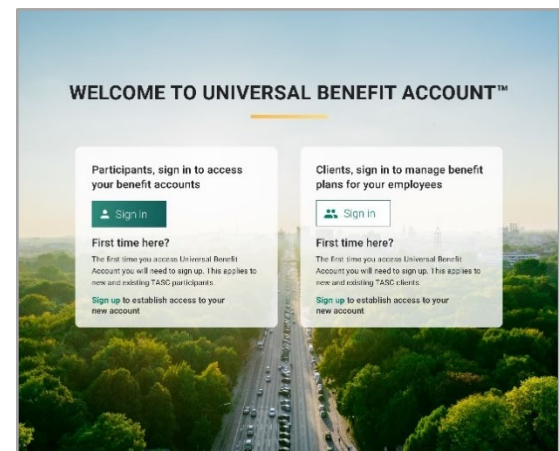
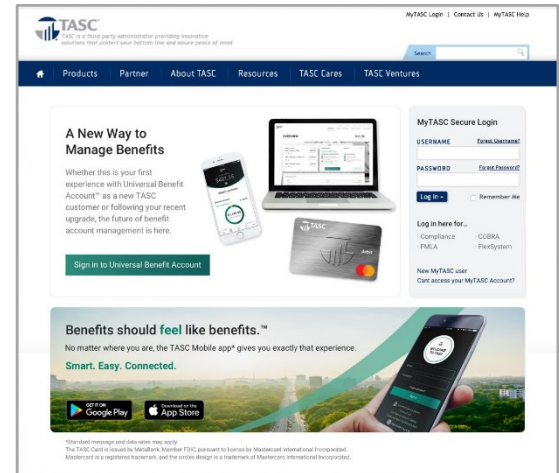
Password must be a minimum of eight (8) characters and must contain at least one (1) upper case letter, two (2) lower case letters, and one (1) number. Passwords will expire periodically.

## Overview

With the Universal Benefit Account, TASC created a new customer experience for participants. This includes a simple approach where you can manage your account across multiple channels including web, mobile, and phone.

Today, people move from the internet, to a tablet, to their smart phones. We have designed the Universal Benefit Account to work the way you think. That's how we are providing a seamless and unified experience no matter which channel you're using, with a consistent look and feel and a smart, integrated approach. You can even start an action in one format like the internet and pick it up right where you left off on another device, such as your smart phone.

Once you have successfully signed in to the web portal, you will be taken to the Overview page. Here you will be able see the details regarding your account(s). All your active accounts will be listed on the left, with the amount of your available balance. Your MyCash balance will be on the upper-right corner of the page. In the middle of this page you will see links to your Reimbursement, Payments, and Recent Transactions. Click on *View All* under any of these headers to explore the details.



## Settings

Under Settings you can update your Profile Information, such as Notifications, Bank Account Information, Sign In, and Security, and Dependents. Just click through to make your selections and update your information. To receive notifications concerning your Account Balances, Reimbursement Requests, and Payments follow these steps to set up your custom notifications.

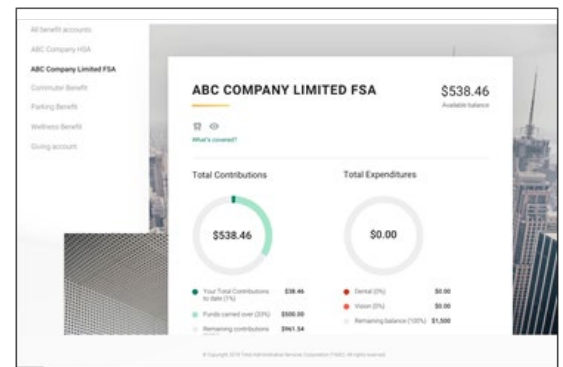
- From your Profile page, validate your email address and enter your mobile phone number (a valid email address must be entered to receive text messages).
- Click on *Notifications* on the left.
- Select the Text, Push, and/or Email Notifications you wish to receive for the following issues (Enrollment, TASC Card, and Reimbursements).

## Support/Contact Us

Click on *Support* for our FAQs and information regarding TASC's Customer Care Department. The Contact Us tab also features two (2) different ways to contact us; telephone or online support request.

## Benefit Accounts

Under this tab you can take a deeper dive into your benefit accounts. All your accounts are listed on the left. Click on any account to view details regarding that specific account. You will see your Total Contributions, Total Expenditures, and your MyCash Balance. From this page you can Pay a Provider or Request a Reimbursement by using the tabs at the bottom of the page.



## Transactions

Here is where you find all your transactions. This includes expenditures, reimbursements, contributions, bank transfers, bills and receipts, and donations. Click on any link on the left to view the details. You can search, sort, and attach receipts easily from this page.

## New Universal Benefit Account Features

**Alerts:** Every time you sign in to your account online you may notice you have some alerts. Alerts are our way of calling attention to some matters concerning your account that need action. You can access your alerts by clicking on the *alert tab* at the top of the screen. You will also see alerts posted next to the item needing attention, such as a reimbursement, transaction or contribution. You can also select how you wish to receive alerts.

**Fast Track Service:** Everyone knows how frustrating it is to be on hold waiting for customer service. All you need is a quick piece of information, but here you are, stuck on hold. With TASC Priority Queuing you feel important special because your call, transaction or inquiry gets fast tracked and you get on with your busy day. There is nothing you need to do to get Priority Queuing, it's all up to your employer. After your employer provides you fast track, you contact TASC with a need or question. TASC's system is smart enough to recognize you and your employer and move your call (or email) into the fast pass line. You get faster resolution, transaction and service.

**Chat (coming soon):** At TASC, we understand the importance of being connected and having access and information at your fingertips. We recognize that a phone call isn't always convenient but getting a resolution should be and is an absolute must! That's why we've introduced Live Chat for participants. To access the chat feature on mobile or desktop, navigate to the Contact Us area. There are some standard topics to select from, and within seconds, a TASC representative will be available to chat online. And should you need to save a copy of the conversation, you can conveniently email a transcript of the chat to yourself.

## IVR Phone System

In addition to TASC online and the TASC Mobile App, TASC also offers an Interactive Voice Response (IVR) phone system. To easily check your account balance, recent transactions, and obtain other account information, call one of the automated phone lines: (608) 241-1900 or (800) 422-4661.

## Value-Added Benefits

**Identity Theft Protection:** TASC Identity Theft Protection provides reimbursement coverage (up to \$25,000) to plan participants and their dependent family members for out-of-pocket costs (such as lost wages or financial loss) from a qualifying identity theft incident. TASC provides this benefit to all cardholders at no additional cost. This benefit provides up to \$25,000 secondary insurance for loss and includes up to \$5,000 coverage for lost wages and dependent care expenses incurred to resolve the issue. TASC's Identity Theft Protection is an insurance policy for your credit and debit cards, including the TASC Card, and for your bank accounts. When an you experience a security breach, all you do is call a special customer care number at TASC and trained special will assist you deal with the crisis. This feature is included at no extra cost with the Universal Benefit Account.

**Individual Giving Account:** When you participate in Universal Benefit Account you are given your very own workplace giving account at no charge. You can set up one-time or recurring contributions (via payroll deduction, credit card, or bank transfer) that accumulate in your giving account until you decide to donate to your favorite charity(ies). We keep track of it all and provide a recap at year-end for tax purposes. GiveBack allows you to set aside post-tax funds for charitable giving. You will have the money available when and where you wish to donate. The system tracks all the money come in and out of your account, automatically verifies the charities, and at the end of year provides a complete record of your giving. TASC helps you give confidently and have complete visibility over your charitable giving.

**Auto Enroll Health Savings Account (HSA) (coming soon):** Participants who have an indication of enrollment into a High Deductible Health Plan on their employer's census file will have an HSA account created for them at a zero-dollar election right away. This is particularly helpful in scenarios where an unexpected health event or accident occurs, giving the individual a method of paying these expenses pretax, by then funding the opened HSA and using their TASC card to pay the expense. The ordering of what accounts will pay first at a terminal can be managed in the participant portal.

## Reimbursement Processing & Payment

TASC processes Requests for Reimbursements daily and payments are initiated within 48 to 72 hours of receipt of a complete and accurate reimbursement request. All reimbursements are deposited directly into your MyCash account, unless otherwise instructed. You may instead choose to receive a mailed paper check. Paper checks are issued on a limited basis and only upon request. A convenience fee may be applied per check.

## TASC Card

The TASC Card is the preferred and most convenient method to access available account funds for all eligible expenses. It automatically pays for and substantiates most eligible expenses at the point-of-purchase, eliminating the need to submit Requests for Reimbursement and waiting for payment. You will receive a TASC Card within ten (10) days following the completion of your account enrollment. It will be mailed directly to your home address along with the Cardholder Agreement in a plain envelope. Please watch for this mailing.

In the meantime, you may submit an online Request for Reimbursement for expenses incurred prior to receiving your TASC Card. Your TASC Card is good for four (4) years, so hang on to it! Even if you deplete the current year's benefits funds, you'll be able to use the TASC Card again next year when you re-enroll. The TASC Card operates under several separate accounts to serve as both a benefits debit card as well as a cash card.



**Stacked Card:** The TASC Card is the most innovative benefit card with features such as MyCash and Card Decline Protection to improve your health, wealth and well-being from your benefit plan participation. You can use your TASC Card to access funds in all your accounts, even when multiple benefit accounts exist such as a HSA, HRA, Dependent Care, Parking, and Commuter Transit. The TASC Card allows you to purchase eligible expenses without using your own payment card or submitting receipts for reimbursement. With the Stacked Card feature, not only can your TASC Card know which accounts to access for funds, it also knows in which order the accounts should be accessed when needing to pay for eligible expenses.

## Card Benefits

The TASC Card works like a typical debit card but is used as a credit card for all eligible expenses, based on the funds available in your benefits account. Rather than paying out-of-pocket and waiting to be reimbursed, the TASC Card allows you to pay for eligible expenses when the service is provided (or when an eligible product is purchased).

When using your TASC Card, the amount of the expense is automatically deducted from your available account balance and paid directly to the authorized provider. All TASC Card transactions and services must occur within the Plan Year. Remember to save your receipts as you must retain records and documents to validate your TASC Card transactions. In some cases, TASC may require additional documentation regarding a TASC Card transaction.

The TASC Card may only be used at merchants who accept Mastercard and who also have an inventory information approval system (IIAS) in place to identify eligible purchases. At the point of purchase, the IIAS automatically approves the purchase of eligible items and payment is made automatically to the authorized merchant from your benefits account.

## Request for Reimbursement

If you pay for an eligible expense out-of-pocket without the TASC Card, submit a Request for Reimbursement (RFR) along with substantiation through one of the following methods: TASC Mobile App, online, Claim ConneX, mail, or fax personalized paper request form (download via from your account) ([coming soon](#)).

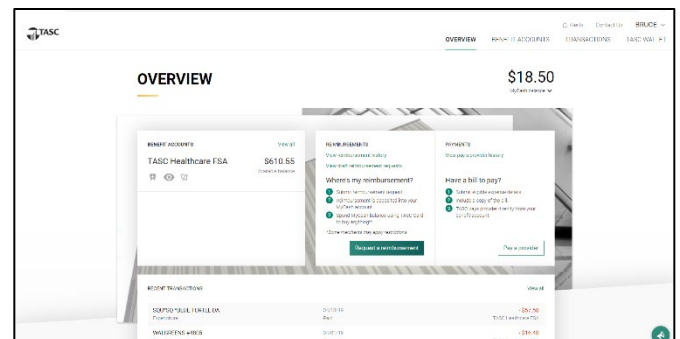
You may request reimbursement any time a qualified expense has been incurred. The service related to the expense needs only to have taken place; it need not be paid before requesting reimbursement. In addition, you may only claim reimbursement for:

- Eligible expenses incurred during the applicable Plan Year, or subsequent Grace Period (if applicable);
- Expenses incurred by eligible Plan Participants; and
- Expenses that have not been previously reimbursed under this or any other benefit Plan or claimed as an income tax deduction.

**NOTE:** It is your responsibility to comply with these guidelines and to avoid submitting duplicate or ineligible claims.

## How to request reimbursement:

1. Sign in to your account at [www.tasconline.com](http://www.tasconline.com)
2. From the Overview page select the green box *Request a reimbursement*.
3. Select who the expense was incurred by.
4. Select the date of the expense.
5. Select the expense date.
6. Enter the expense amount, the merchant, attach the receipt(s), and a description of the expense (optional).
7. Click *Next* to review your request, and then *Submit* reimbursement request.
8. Reimbursement is deposited into your MyCash account on your TASC Card.
9. Spend MyCash balance using TASC Card to buy anything!



**Receipt Repository:** The Receipt Repository enhances and streamlines the online reimbursement request process by allowing you to easily attach receipts and/or bills to an online request for reimbursement of account funds. In the Receipt Repository you can securely and digitally store and manage receipts and bills needed for reimbursement.

Your receipts and bills can be uploaded by you into your Receipt Repository via the TASC Mobile App using your cell phone's camera or can be scanned and/or uploaded from your browser into the Receipt Repository via [www.tasconline.com](http://www.tasconline.com) web portal. Any receipt or bill that you load into the Receipt Repository remains there until you either uses it for an online reimbursement request or deletes it from the Receipt Repository. Receipts can be uploaded and stored in JPG, JPEG, GIF PNF or PDF format and are only viewable by you. Each employee has their own separate Receipt Repository ensuring their information is safe and secure.

### **Insufficient Funds**

If funds in the benefit account are insufficient to cover the entire request, a reimbursement will be issued in the amount of the available balance. The unpaid balance of the request will remain an open item until additional deposits are received, at which time an additional reimbursement payment will be issued.

**Pay the Provider:** Accessible from the Overview page and the Benefit Accounts page, the Pay the Provider feature offers another simple and fast way to pay for an eligible expense. Click on *Pay the Provider*, select who incurred the expense, select the date the expense was incurred, and the expense type. Enter the amount, provider or merchant, address including unit or suite, city, state and zip code. Attach the bill by clicking on the appropriate box. This will allow you to attach a bill from the bill depository or to browse your computer to locate the appropriate bill. Review and click *submit*. TASC will send payment from your account directly to your provider.

**Intelligent Verification (coming soon):** Submit a request for reimbursement and do not worry about completing the paperwork. As your reimbursement requests are submitted, we continue to pay them. At the end of the year, if your total receipts exceed the total reimbursement amount, then there's nothing more to do. If not, we will alert you to submit additional receipts. With Intelligent Verification, you get reimbursements paid every time (up to your annual election amount) regardless of paperwork. You don't have to worry about lost receipts or complicated processes to match each receipt with each payment. Your benefits feel like benefits!

### **Direct Deposit - Bank**

You can choose to have your reimbursements direct deposited into your bank account. To establish direct deposit of your MyCash funds to a personal bank account, visit the TASC website and click *Set Up Direct Deposit*. With direct deposit, funds (\$25 or more) are forwarded from your MyCash account to your bank within 48 to 72 hours of a completed submission.

**NOTE:** Remember to verify receipt of deposits before writing checks against expected payments (check with your financial institution for availability of funds). TASC is not responsible if your bank account is assessed insufficient fund fees in anticipation of required deposits to cover Requests for Reimbursements.

### **Claim ConneX™ (if employer elected)**

If your employer has elected Claim ConneX and you are enrolled in Claim ConneX for your FSA, your medical insurance provider automatically submits the unpaid portions of your medical claims to TASC for processing. Those claims will be reimbursed automatically to you from your FSA. No action is required from you to receive reimbursement for those claims.

If your employer's FSA has elected *Reimbursement Ordering* and you have an FSA and a TASC HRA, requests submitted via the online Request for Reimbursement form on the TASC website or via your medical insurance provider (Claim ConneX feature) will be routed automatically to your account that reimburses in the pre-set order of account depletion.

## TASC Card Features

### MyCash

This TASC Card features a separate cash account known as MyCash where reimbursement payments are deposited (faster than ACH bank deposit) and available via the TASC Card for purchases or ATM withdrawal. All reimbursements are directly deposited into your MyCash account and accessible via the TASC Card. MyCash funds can be spent any way and anywhere Mastercard is accepted.

**NOTE:** Currently MyCash purchases might not be made at CVS Pharmacy, ShopKo, or Walmart.

Access your MyCash funds in any of the following ways:

- Swipe your TASC Card at a merchant that accepts Mastercard;
- Withdraw cash at ATM (with a PIN) using the TASC Card (request a PIN at [www.tasconline.com](http://www.tasconline.com));
- Transfer funds to a personal bank account via TASC online.

MyCash funds can also be relied upon to cover eligible benefit account expenses if no funds are available in your benefits account (thus avoid embarrassing declines at checkout). It's easy to manage your MyCash reimbursement funds from the TASC website.

From [www.tasconline.com](http://www.tasconline.com), on the overview page you can view recent MyCash activity, card information, save bank account information, and transfer funds to a personal bank account. You can view MyCash activity and balance via the TASC Mobile App, too.

**NOTE:** If you no longer participate in TASC, you may maintain an active TASC Card to access your remaining MyCash funds. Per the Participant Terms of Usage, you will be charged a \$5 monthly Cash Account Access Service fee, deducted from your cash account each month until all funds are depleted. The TASC Card knows that eligible expenses are paid from the benefits account and ineligible expenses are withdrawn from MyCash.

**TASC Wallet:** This convenient organizer offers mobile and web access to the TASC Card. You can request a new card, access your card history, report a lost or stolen card, create a PIN, and request an additional card for a spouse/dependent. You can manage your PIN, report a lost or stolen card, or request a new card. You can even take a picture of a card, such as your insurance card and store it. You can also use this page to locate the nearest ATM.

**TASC Wallet - Card Holder (coming soon):** Consumers have many types of cards found in their physical wallet. This may be challenging at times to locate specific card information needed. TASC Wallet's Card Holder feature provides participants a highly secure location to easily access information contained on various stored cards. Card information is stored by using the mobile phone's camera to capture the card's image.

Note: Consumers store many types of cards in their physical wallet such as healthcare insurance, vision plan, and auto insurance.

**Lock/Unlock TASC Card:** If your TASC Card is lost or stolen, you can quickly disable it with TASC Card Lock online or via the TASC mobile app. When found, simply unlock it and it's ready to use again.

## TASC Mobile App (for iPhone and Android)

TASC has developed a mobile app to help you manage your account easily and efficiently from any place, at any time. It includes numerous features outlined below:

### Account Details

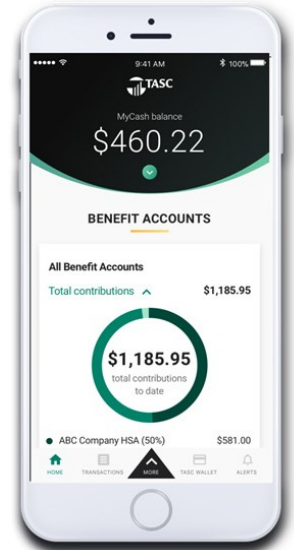
Click on an account to view the details, such as total balance or your available balance. You can look at the contributions and expenditures and can expand to see more details such as Total Contributions, Expense Type, Card Decline Protection status, and your Rollover-funding Amount, if applicable.

### Personal Information

Click on *Profile* to update phone numbers, addresses, gender, date of birth, and more. You can also add an additional layer of security and enable two (2) factor authentications. Also, enable touch ID, face ID, or a passcode depending on the device you use.

### Basic Information

At the top of the screen is the MyCash balance. Below the MyCash balance, is your Contributions and Expenditures. And at the lower section of the screen is a list of your benefit accounts and the available balance. Just click on these plans to see the details and then scroll down to see your recent transactions.



### Employer Contributions (if applicable)

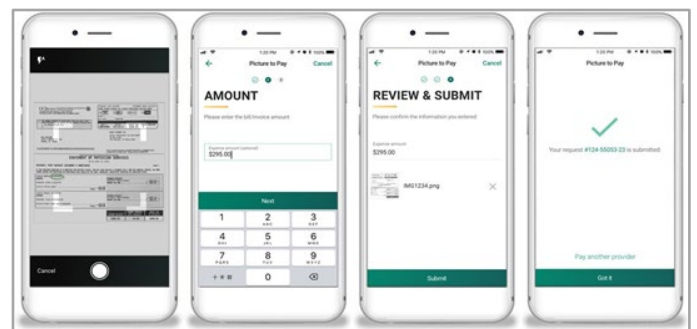
Here you'll find basic account summary information in terms of rollover policy, annual contribution from employer, start date of the plan, first paycheck deduction, and more.

**Picture to Pay:** Picture to Pay makes paying an expense even easier. Click the menu option called *Picture to Pay* and a camera will pop up. Take a picture of the invoice, enter the amount you would like to pay, review it, and then submit. That's all there is to it!

### TASC Wallet

You can access your TASC Card information by clicking on the *TASC Card* menu. You can look at the card itself and choose from multiple options for your card.

**Biometric Security:** Everyone is worried about security these days. Biometric Security is the identification of a person by biological features, like a fingerprint, a thumbprint, facial recognition, etc. As part of the Universal Benefit Account TASC is using biometrics to authenticate and provide participant access to their account and create a much more secure environment than a password can provide. Setting up Biometric Security is a readily available feature when you download that TASC application on your mobile phone.





**Expense Eligibility Look Up (coming soon):** Healthcare benefit plans such as Medical FSA and HSA allow use of benefit account funds for qualifying expenses such as medical co-payments, prescriptions and qualifying healthcare items meeting IRS requirements. These qualifying items are typically found in pharmacies or grocery stores having an in-store pharmacy and include items for pain relief, digestive health, baby care, cold & allergy, first aid, etc. These retailers do not always identify these items as qualified healthcare benefit expenses and over 65,000 items are possible qualifying items.

To help you maximize use of benefit account funds and minimize use of your personal funds, Expense Eligibility Lookup assists you in determining eligibility of certain items right when you need it the most, while in the shopping aisle of your local store. Never wonder if any items id an eligible expense or if you would need to use your personal funds to complete the purchase.

**GET THE APP!** To download the TASC Mobile App, visit the Apple App Store and search for TASC App for iPhone or visit Google Play Store and search for TASC App for Android.

## Plan Renewal

### Re-Enrollment

Near the end of the Plan Year, you will have the opportunity to re-enroll in your Benefit Account(s). Please check with your employer regarding your specific re-enrollment procedure.