



# Participant Reference Guide

## Welcome to FlexSystem and to the tax saving benefits of a Section 125 Cafeteria Plan.

We hope you will find FlexSystem to be an efficient and valuable service. Our Participant website is [www.tasconline.com](http://www.tasconline.com) and is referred to as MyTASC throughout this Guide. This Guide will walk you through the initial login process, how to use your TASC Card, how to request a reimbursement, and how to change your election(s), as well as how to use several other Participant web tools. Please retain this Guide for future reference. If you have additional questions, login to MyTASC and select Contact Us or call Customer Care at 608-241-1900 or toll-free at 800-422-4661.

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## MyTASC: Online Account Management

TASC offers a variety of ways to manage your Flexible Spending Account! These include an online portal called MyTASC at [www.tasconline.com](http://www.tasconline.com), the MyTASC Mobile application for Android and Apple smartphones and tablets, and TXT Messaging using any SMS compatible device.

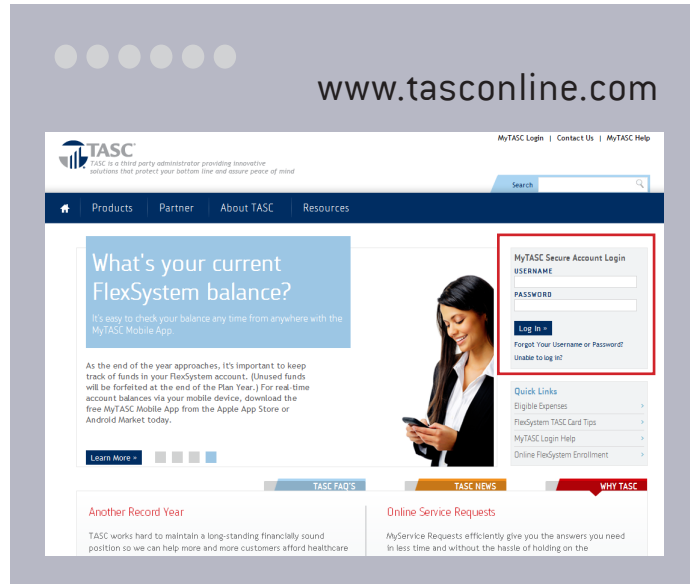
A valid email is required to access each of these. If you or your employer provided your email address upon your initial enrollment, you will receive a Welcome New FlexSystem Participant email with instructions about how to set up your MyTASC account for the first time. You will be asked to set your password, and once logged in, you may create your own username. If you do not change your username, it will remain as your **12-digit TASC ID, pre-printed on your personalized Request for Reimbursement Form and on your TASC Card.**

If you did not receive the Welcome New FlexSystem Participant email with access instructions, please call Customer Care at 608-241-1900 or toll-free at 800-422-4661 to provide your email address so we may enter it in your Profile. After this update, you will be able to access your account online. (NOTE: If you have no email address, we suggest one of many email hosting services that are free, including Gmail, Hotmail, Yahoo, etc.)

### Profile Settings

To access your profile settings, click on Profile from the Participant Manager page.

**To change your username** (not required), click Change Username in your Profile, enter your new username, and click Save. Usernames must be at least 10 characters and unique to our system. To avoid possible username duplication, you may use



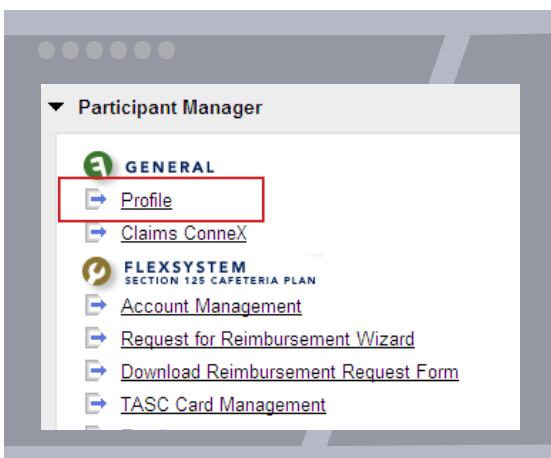
your email address for your new username. (If you do not change your username, it will remain as your 12-digit TASC ID.)

**To change your password**, choose from two options: (a) Click Change Password in your Profile page, enter a new password, and click Save. (b) Before login to MyTASC, click Forgot Password. In the next screen, enter your username and email address, to which we will send an email. (If you do not receive the message within a few minutes, it may have been blocked as spam by your email provider; please check your spam or junk folder to retrieve the message. **To ensure that you receive important notifications, please add [dontreply@tasconline.com](mailto:dontreply@tasconline.com) and [tasconline.com](http://tasconline.com) to your list of trusted contacts or approved senders.**) Select the link in the email and enter your new password.

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

**Email and Text Notification** services are available in MyTASC. From your Profile page, sign up to receive notifications concerning your account balances, reimbursement requests, and payments. Only benefits-related emails specific to your account are emailed; no SPAM or other notifications are sent.

1. 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.)
2. Under Notifications, select the text and/or email notifications you wish to receive (check sent, direct deposit sent, MyCash deposit sent, Request for Reimbursement





(RFR) Denied, RFR Received, Veriflex Received).

3. A text message with a verification number will be sent to your mobile phone.
4. Enter the verification number in your Profile under Notifications and select Save. The verification process must be completed to authenticate your settings.

## Account Summary

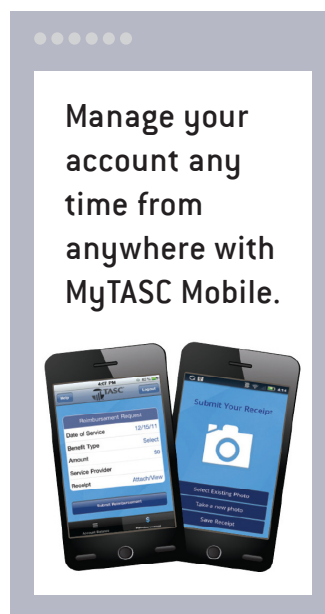
**Online:** To view your current benefits and available funds through your MyTASC online account, click on the Account Management link from the Participant Manager page.

A separate table for each benefit provides these details for you: your available funds, annual election, total contributions, total reimbursements, period of eligibility, the last date reimbursement requests can be submitted (Runout Period End Date), and Grace Period End Date (if applicable).

Select the Contributions tab to view individual contributions for your benefits elections. To sort by one or all benefits, use the Filter by Benefit drop down, and select one payroll with Filter by Payroll Date. The Posted column indicates if contributions have been applied with a Yes or No.

**MyTASC Mobile:** For the ultimate convenience, you can access your account information from anywhere, at any time with the MyTASC Mobile app. And by using your phone or mobile device camera, you can submit Requests for Reimbursement along with any substantiation documents directly to FlexSystem. [To download the MyTASC Mobile App, visit the Apple App Store or Android Market and search for TASC.](#)

MyTASC Mobile runs on most Android-based phones and tablets, as well as the Apple iPhone, iPad, and iPod Touch. MyTASC Mobile provides fingertip access to the same features available through your online account.



**TEXT Messaging:** Account balance information may be retrieved via text message also. Once you've entered your mobile number in your account profile, simply send a text to 41411 with the message TASC BAL. Almost immediately, you will receive a text back with your current balance. Note: You must enter your mobile phone number in your Profile (see Email and Text Notification) to use this feature.

## Eligible Expenses

For a list of eligible expenses: go to [www.tasconline.com](http://www.tasconline.com), click Resources in the top menu bar, then select Eligible Expenses from the dropdown. Click the link for FlexSystem Guide to Deductible Expenses.

## The TASC Card

Your employer may have elected the TASC Card feature for your Plan. If so, the TASC Card request is implemented as soon as your enrollment is approved. The card is generated in your name and mailed directly to your home address, along with the Cardholder Agreement and activation instructions. You must activate the TASC Card prior to its first use. To activate your card, visit [www.tasccard.com/activate](http://www.tasccard.com/activate); or login to MyTASC and click TASC Card Management, Activate Card; or call Customer Care at 608-241-1900 or toll-free at 800-422-4661.

Login to MyTASC ([www.tasconline.com](http://www.tasconline.com)) and click TASC Card Management to view your card details, request a card for a dependent, reissue a card, request a PIN, and view allowed benefits.

Your TASC Card is good for four years. So hang on to it! Even if you deplete this year's benefits funds, you'll be able to use the TASC Card again next year when you re-enroll in your Plan.





Participants must notify FlexSystem immediately to report a lost or stolen TASC Card. To do so, (a) login to MyTASC ([www.tasconline.com](http://www.tasconline.com)), click TASC Card Management, Reissue Card, and select Lost/Stolen as the reason for reissue; or (b) submit an online MyService Request (from MyTASC, click Contact Us); or (c) call Customer Care at 608-241-1900 or toll-free 800-422-4661. A new card will arrive within 7-15 days and a \$10 reissue fee will be withdrawn automatically from your FlexSystem account (pre-tax).

### MyBenefits

The TASC Card works like a typical debit card, but is used as a credit card for eligible medical, dependent daycare, or transportation 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). Card purchases are limited to the Plan types elected, and also to merchants with an inventory information approval system (IIAS) in place to identify FSA-eligible purchases. [All TASC Card transactions and services must occur within the Plan Year.](#)

When using your TASC Card, the amount of the expense is automatically deducted from your Plan's balance and paid directly to the authorized provider. Please remember to save your receipts as you must retain records and documents that support and validate your TASC Card transactions. In some cases, you may be required to submit receipts and/or any other related documentation. If you pay for an eligible expense without the TASC Card, simply submit a request for reimbursement via MyTASC Mobile or the online Request for Reimbursement Wizard in MyTASC; or mail or fax your Request for Reimbursement Form to TASC. [Reimbursements are deposited in your MyCash account.](#)



### MyCash

The TASC Card is a convenient way to access your MyCash reimbursement funds—simply swipe your card at a merchant or ATM. MyCash funds can be spent any way and anywhere Visa debit cards are accepted; purchases are not limited to a merchant or by type of expense. (Currently MyCash purchases may not be made at CVS Pharmacy, ShopKo, or Walmart.) Visit your MyCash Manager (Card Management) within MyTASC ([www.tasconline.com](http://www.tasconline.com)) to request a PIN for ATM use.



### MyWay

With access to two accounts, the TASC Card is more versatile than ever. Use the TASC Card your way! Avoid embarrassing declines; MyCash funds can be used to pay for eligible expenses if no funds are available in your MyBenefits account. Purchase retail and healthcare items together in one transaction—the TASC Card is smart enough to know that eligible expenses are paid from MyBenefits and ineligible expenses are withdrawn from MyCash. Transfer funds at any time in any amount (up to the fund balance) from your MyCash Manager. Plus, save money with MyCash; when reimbursements accumulate in the MyCash account, the “special stash” can be used for a vacation or shopping spree.



### Dependent TASC Card

Give your dependent the flexibility of his/her own TASC Card. The additional TASC Card offers your spouse or dependent the same convenience and advantages you enjoy! You will receive one additional card for your spouse or dependent free of charge. A \$10 fee will apply for each subsequent TASC Card generated. This fee will be deducted from your FlexSystem account upon the creation of the card(s).

To request a TASC Card for your spouse or dependent, login to your MyTASC account ([www.tasconline.com](http://www.tasconline.com)) and click TASC Card Management, Issue Dependent Card, and follow the prompts.

### TASC Card with exclusive MyCash access

If your employer has not elected the TASC Card for your benefits Plan and you have not elected direct deposit for your reimbursements, you will receive a special TASC Card with exclusive MyCash access. The card serves as a reimbursement card only. It has no access to benefits funds. Reimbursements for eligible benefits expenses will be deposited into your MyCash account. You can access your MyCash funds with the swipe of your TASC Card at any merchant

that accepts Visa or at an ATM (with a PIN). Or you may visit your MyCash Manager in MyTASC to set up a transfer.

## Requests for Reimbursement

When paying for an eligible expense, simply swipe your TASC Card at the point-of-purchase. The TASC Card automatically pays for and substantiates expenses, eliminating the need to submit reimbursement requests.

On the rare occasion you pay for an expense without your TASC Card, simply submit a Request for Reimbursement via the online MyTASC Mobile App or Request for Reimbursement Wizard in MyTASC, or fax or mail your personalized Request for Reimbursement Form with substantiation to TASC.

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. Submit Requests for Reimbursements only for eligible expenses (a) incurred during the applicable Plan Year, (b) incurred by eligible Plan Participants, (c) not reimbursed previously under this or any other benefits plan, and (d) not claimed as an income tax deduction. It is your responsibility to comply with these guidelines and to avoid submitting duplicate or ineligible Requests for Reimbursement.

## MyTASC Mobile App

The MyTASC Mobile app provides the simplest and quickest method to request a reimbursement. Simply enter the required information as prompted and attach your receipt to the Request for Reimbursement by taking a photo using your mobile device camera.

The screenshot shows the 'REQUEST FOR REIMBURSEMENT FORM' interface. It is divided into two main sections: 'ADD NEW REQUEST' and 'SUBMIT REQUEST'. The 'ADD NEW REQUEST' section includes a 'SERVICE INFORMATION' dropdown menu, fields for 'Service Date', 'Service Description', 'Service Provider', and 'Amount Paid'. Below this is an 'UPLOAD RECEIPTS' section with a file upload button and a list of uploaded files. The 'SUBMIT REQUEST' section features a 'FlexSystem' logo, a disclaimer, a 'I Agree' checkbox, and 'Submit' and 'Cancel' buttons. At the bottom, there is a 'SUBMITTED REQUESTS' section with a table for tracking requests.

## Request for Reimbursement Wizard

It's easy to submit reimbursement requests *along with substantiation* online! Follow these steps:

1. Login to your MyTASC account and click Request for Reimbursement Wizard.
2. Enter all required information (Service Type, Service Date, Service Description, Service Provider, Amount Paid). Each expense incurred must be submitted individually. Do not combine several expenses into one total.
3. Upload receipts by attaching a scanned document (jpg, png, tif, or pdf).
4. Review your request carefully to ensure its accuracy, then click Submit.
5. View submitted requests at the bottom of the online Request for Reimbursement page.

## Mail or Fax

Download a personalized Request for Reimbursement form from your Participant Manager in MyTASC, complete, and submit with substantiation to TASC.

## Claim ConneX

If your employer has elected Claim ConneX and you are enrolled in Claim ConneX for your Medical Out-of-Pocket FSA Plan, 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 Medical Out-of-Pocket FSA Plan. No action is required from you to receive reimbursement for those claims.

If your employer's FlexSystem Plan has elected Reimbursement Ordering and you have a Medical Out-of-Pocket Flex Plan and a DirectPay Plan, requests submitted via the online Request for Reimbursement Wizard or via your medical insurance provider (Claim ConneX feature) will be routed automatically to your Plan that reimburses first and next to your Plan that reimburses second.

## Reimbursement Disbursements

[Requests for Reimbursement are processed daily.](#) Once a request is reviewed and approved, a reimbursement is issued to your MyCash account. For dependent care and non-employer sponsored insurance premium reimbursements, the benefits account must contain sufficient funds for reimbursement. If funds are insufficient in the account, reimbursement will be limited to that particular account's balance. The outstanding balance of the request will remain as Pending until additional deposits are received,

at which time an additional reimbursement will be initiated. Medical Out-of-Pocket expenses will be reimbursed up to your total Plan Year election less prior reimbursements.

## MyCash

All reimbursements are deposited in your MyCash account. You can access your MyCash funds in three ways: (1) swipe your TASC Card at any merchant that accepts Visa, (2) withdraw at an ATM using your TASC Card, or (3) transfer to a personal bank account. Click MyCash Manager in MyTASC to view and manage your MyCash funds.

*\*Paper reimbursement checks are issued on a limited basis and only upon request. A convenience fee may be applied per check.*

## Direct Deposit

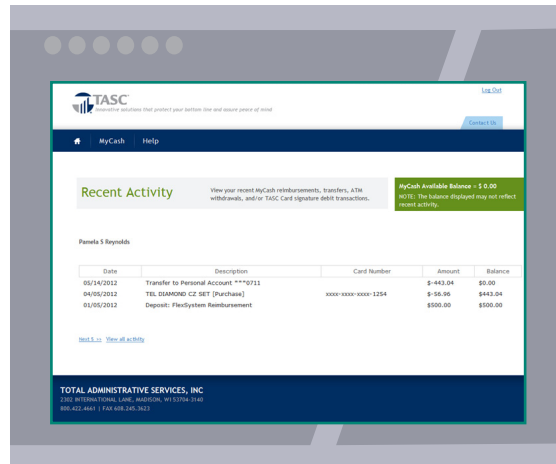
To establish direct deposit of your MyCash funds to a personal bank account, visit MyCash Manager (in MyTASC) and click Schedule a Transfer. Enter your Bank Account information, then set up an Automatic Transfer to occur every time funds enter your MyCash account. With Automatic Transfer (direct deposit), funds are forwarded from your MyCash account to your bank within 48 to 72 hours of a complete submission. Remember to verify receipt of deposits before writing checks against expected payments. TASC is not responsible for any bank fees associated with overdraft charges.

## Managing Your Requests

To view your submitted Requests for Reimbursements and payments, click Account Management from the Participant Manager, then Reimbursements. Payments are in the Reimbursement Disbursements section and show the date payment was initiated, the amount, and how payment was made.

Submitted Requests for Reimbursement are shown in the Submitted RFRs section. Use the Filter by Benefit drop down box to view requests for one specific benefit or to see all requests. This summary table shows the Submitted Date, Request ID, Requested Amount, Benefit type, Veriflex Status, Paid Status, and how the request was received. You may also sort within each column by clicking on the column title. From this screen, click Upload Receipt next to a Submitted RFR to submit additional substantiation.

Click the Details link in the Request ID column to view additional information about the individual request, including: Date of Service, Service Type, Service Description, and Provider Name.



You can also obtain this information from your mobile device using the MyTASC Mobile app.

## MyCash Manager

It's easy to manage your MyCash reimbursement funds from the MyCash Manager within MyTASC. From MyCash Manager, you can view recent MyCash activity and card information, save bank account information, and transfer funds to a personal bank account. You can view MyCash activity and balance via MyTASC Mobile, too.

## Change of Elections

You may change your election during the Plan Year under certain circumstances only and only within 30 days of the qualifying event. For example, if you get married or divorced, have a child, or experience a change in work status, you may be able to make a change of elections. (See your employer for a complete list of circumstances and the appropriate form to use.)

## Plan Year End

Typically there is a transitional period at the end of your Plan Year during which time you may be able to incur and/or submit expenses. Check with your employer for complete details pertinent to your Plan. The Plan Year is officially closed following a transitional period at the end of the Plan Year, or sooner if directed by your employer. Once closed, any unused funds are returned to your employer. Near the end of the Plan Year, you will have the opportunity to re-enroll in your FlexSystem Plan. Please check with your employer on your specific re-enrollment procedure.