FlexSystem®

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** 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, log in to MyTASC and select Contact Us or call Customer Care at 608-241-1900 or toll-free at 800-422-4661.

- Participant forms, guides, and videos: www.tasconline.com/flexsystem-participant-documents/
- MyTASC Web Portal: www.tasconline.com/mytasc

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TASC®

FX-3991-091516

FlexSystem Overview

What is FlexSystem?

"FlexSystem" is the brand name for a selection of tax-advantaged Section 125 Cafeteria Plans administered by TASC. These plans (also called Flexible Spending Accounts or FSAs) allow you to set aside pre-tax dollars to pay for eligible expenses incurred when enrolled in the benefit. The benefits options in your FlexSystem Plan may include:

- Healthcare FSA
- Dependent Care FSA
- Transit and/or Parking Reimbursement Accounts
- Non-Employer Sponsored Premium Plan (NESP)

Employees may choose to participate in any of these benefits accounts when offered by your employer as part of your specific FlexSystem Plan.

Tax-Advantages
The amount deducted from your salary to pay for eligible expenses is called an "election." These **pre-tax** payroll deductions allow you to be taxed on a ***lower gross salary***, thereby saving you money that would otherwise be spent on federal, state, and FICA taxes.

Plan Enrollment

During your enrollment period, you must choose which benefits to participate in (as offered by your Employer) and make annual election(s) for each (the dollar amount to be contributed pre-tax). Elections are specific to each benefit type, meaning that dollars set aside for dependent care can only be used for dependent care and not for healthcare expenses, etc.

Steps to prepare for enrollment:

- Review the list of ***Eligible Expenses*** for each FlexSystem benefit (visit the participant resources page at: www.tasconline.com/eligible-expenses/
- Estimate your total out-of-pockets expenses for the Plan Year to determine your contributions. Use our savings calculator for help: www.tasconline.com/tasc-flexsystem-calculator/
- Complete the enrollment process per your employer's enrollment instructions.

Plan Contributions and Limits

Your elected contributions are deducted from your payroll on a **pre-tax basis** throughout the Plan Year in equal amounts and deposited into your FlexSystem account(s). This is done on your authorization by enrolling in the FlexSystem Plan.

Contributions to an FSA are subject to annual limits set by the IRS. View current limits online at:
www.tasconline.com/benefits-limits

Dependent Care FSA

The **Dependent Care FSA** requires certain criteria be met. Refer to the specific procedures outlined in the *Dependent Care FSA Qualifications Flyer* (FX-3166).

To determine whether it is more beneficial for you to participate in the Dependent Care FSA or take the tax credit (cannot do both), please review the *Dependent Care FSA vs Tax Credit Flyer* (FX-5571).

For information regarding dependent care expenses that are eligible for reimbursement, please review the ***FlexSystem Eligible Expenses Flyer*** (FX-4248), or IRS Publication 503.

Use-It-or-Lose-It Rule

It is important to be conservative in making elections because any unused funds left in your benefits account at the close of the Plan Year are not refundable to you (see exceptions below). You are urged to take precautionary steps to avoid having funds remaining in your account at year-end and risk forfeiture.

FlexSystem provides tools to make it easy for you to monitor/check your account balances in order to avoid having a leftover balance at the end of a Plan Year:

- MyTASC Web Portal
- MyTASC Mobile App and Text Message
- FlexSystem Interactive Voice Response (IVR) Phone System (608-241-1900 or 800-422-4661)

Exceptions *(as offered by your Employer)*
Up to $500 (or less, as determined by your Employer) of any leftover **Healthcare FSA funds** may be carried over into the next Plan Year with no cost or penalty. **Carryover is only available for Healthcare FSA funds and does NOT apply to Dependent Care FSA.**

If your employer elects the Rollover option for your **Transit or Parking Plan**, the entire amount remaining in your Transit or Parking account may rollover to the next Plan Year (no maximum).

Availability of Funds by Benefit Type

Healthcare FSA Funds: The full annual election is available for reimbursement at the start of the Plan Year. Eligible healthcare expenses will be reimbursed up to your total Plan Year election, less prior reimbursements.

Dependent Care FSA, Transit/Parking, and NESP Funds: You may only access funds as they are contributed to your benefits account (pay in-pay out).

Benefits and Change of Elections

The laws governing FSA plans generally do not allow changes to benefit elections during a Plan Year. Your elections are irrevocable and any balance remaining in your account at the close of the Plan Year is forfeited (refer to your Plan-specific details if a Grace Period or Carryover is included).

You may only change your FSA elections during the Plan Year if you experience a *change of status* such as:

- a marriage or divorce
- birth or adoption of a child, or
- a change in employment status

Refer to the ***Change of Election Form*** (available from your employer) for a complete list of circumstances acceptable for changing elections mid-year.

A request to change your election must be submitted in writing within 30 days of any applicable qualifying event

Parking and/or Transit Plans may be updated on a monthly basis for the upcoming month, and submitted to TASC from your employer.

Additional Information & Resources

www.tasconline.com/flexsystem-participant-documents

Dependent Care FSA Qualifications Flyer (FX-3166)
Dependent Care FSA vs. Tax Credit (FX-5571)
Carryover Education Flyer (FX-4942)

Managing Your Account

MyTASC: Online Account Management

TASC offers a variety of ways to manage your Flexible Spending Account (FSA)! These include an online portal called MyTASC at www.tasconline.com, the MyTASC Mobile app, and text messaging using any SMS compatible device.

NOTE: A valid email is required to access each of these tools.

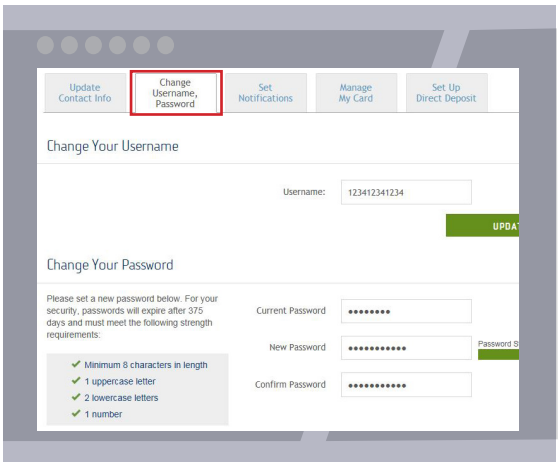
If you or your employer provided your email address upon your initial enrollment, you will receive a ***Welcome New FlexSystem Participant*** email with instructions about how to set up your MyTASC account for the first time. You will be asked to set your password, and once logged in, you may create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

If you did not receive the Welcome 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 online 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, etc.)

Profile Settings

To access your profile settings, click on ***Profile*** from the MyTASC home page.

All Participants are obligated to maintain up-to-date contact information in MyTASC; this includes email and mailing addresses, and phone numbers. TASC periodically sends important Plan notifications (regarding balances, deadlines, and/or Plan changes). We are not responsible for any consequences resulting from communications not received due to inaccurate contact information.



To change your Username (not required): Select *Change Username* in your Profile, enter your **new** Username, and click Update. 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. NOTE: If you do not change your Username, it will remain as your 12-digit TASC ID.

To change your Password: Choose from two options:

1. Select *Change Password* in your Profile page, enter a new password, and click Update. Or…
2. Before you log in to MyTASC, click *Can't Access Your Account*. In the next screen, click "I don't know my password," then 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 the following email addresses to your list of trusted contacts or approved senders:**
   - **TASConline@tasconline.com**
   - **Notification@tasconline.com**
   - **Service@tasconline.com**
3. Select the link in the email and enter your new password.

Password requirements: 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.

Managing Your Account

Set Email and Text Notifications: Sign up to receive notifications concerning your account balances, reimbursement requests, and payments.

Only benefits-related emails/texts specific to your account are sent; no SPAM or other notifications will be sent.

Follow these steps to setup your notifications:

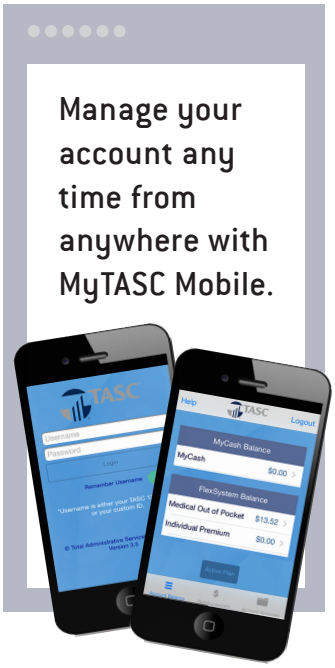
1. From your Profile page, validate your email address and enter your mobile phone number (a valid email address must be entered to receive text messages).
2. Select the text and/or email notifications you wish to receive (check sent, direct deposit sent, MyCash deposit sent, Request for Reimbursement received or denied).
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 Overview

You can see your current benefits and available funds immediately on the home page of MyTASC. To return to the home page from any window, click the Home icon in the blue navigation bar. For more details on each benefit, click View Account Overview on the home page or click My Benefits in the main blue navigation bar.

A separate display for each benefit provides these details for you: annual election, carryover, total reimbursements, available balance, Plan Year and helpful dates, (last day for spending, last day to submit) recent activity, requests, and contributions.

Select Recent Activity to view date, activity, name, status, amount, and details. Select the Requests tab to view method, date, name, description, provider, status, amount, and details. Select the Contributions tab to view the date, status, amounts, and details of contributions to your benefits elections.



TASC Mobile Tools

For the ultimate convenience, you can access your account information from anywhere, at any time with the MyTASC Mobile app and text messaging option.

MyTASC Mobile App: The app provides mobile access to the same features available through your online account.

The MyTASC Mobile app provides the simplest and quickest method to submit **Requests for Reimbursement** along with any substantiation documents directly to FlexSystem. 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.

To download the MyTASC Mobile App, visit Amazon, Apple App Store, or Android Market and search for TASC.

Text Messaging (SMS): Real-time account balance information may also be retrieved via text message. 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 Set Notifications by entering your mobile phone number in your Profile to use this feature.

IVR Phone System

FlexSystem also offers an Interactive Voice Response (IVR) phone system to easily check your account balance, recent transactions, and obtain other account information by calling one of the automated phone lines below:

IVR: (608) 241-1900 or (800) 422-4661

Additional Information & Resources

www.tasconline.com/flexsystem-participant-documents

TASC Mobile Education Flyer (FX-4688)
TASC Mobile App Guide (FX-4808)

TASC Mobile Site: www.tasconline.com/mobile/

Access to FSA Funds

FlexSystem offers two methods for a Participant to access their FSA funds for eligible expenses:

1. **TASC Card (benefits debit card)**
2. **Request for Reimbursement (claim)**

The TASC Card

The TASC Card is the preferred and most convenient method to access available account funds for eligible FSA expenses. It automatically pays for and substantiates most eligible expenses at the point-of-purchase, eliminating the need to submit requests for reimbursement and wait for payment.

The TASC Card is only available for the following FlexSystem Plan Types (as offered by your Employer):

- **Healthcare FSA**
- **Dependent Care FSA**
- **Transit and/or Parking Benefit Accounts**

Card purchases are limited to the Plan Type(s) elected and will only pull from available funds in the account from which the expense is eligible. For example, a purchase for bandages will only be paid from your available Healthcare FSA funds.

When are TASC Cards Issued?
You will receive a TASC Card within 10 days following the completion of your Plan 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 a 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 in your Plan.

How the TASC Card Works

The TASC Card operates under two separate accounts to serve as both a benefits debit card as well as a cash card:

1. **MyBenefits** - all elected FlexSystem benefit accounts.
2. **MyCash** - cash reimbursement payments.

The TASC Card is smart enough to know that eligible expenses are paid from the MyBenefits account and ineligible expenses are withdrawn from MyCash.

MyBenefits

The TASC Card works like a typical debit card, but is used as a credit card for eligible FSA 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, FlexSystem may require additional information or documentation regarding the TASC Card transaction.

Where to Use the TASC Card
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 FSA-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.

MyCash

The 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.

Additional Information & Resources
www.tasconline.com/flexsystem-participant-documents

TASC Card Tips (FX-4619)
TASC Card Education Flyer (FX-4249)
MyCash Manager Guide (FX-4660)
MyCash Education Flyer (4875)

TASC Card FAQs: www.tasconline.com/tasc-card-faqs

MyCash funds can be spent any way and anywhere MasterCard is accepted. *NOTE: Currently MyCash purchases may not be made at CVS Pharmacy, ShopKo, or Walmart.*

Access your MyCash funds in any of the following ways:

1. Swipe your TASC Card at a merchant that accepts MasterCard;
2. Withdraw cash at ATM (with a PIN) using the TASC Card (request a PIN online via MyTASC portal);
3. Transfer funds to a personal bank account via MyTASC online.

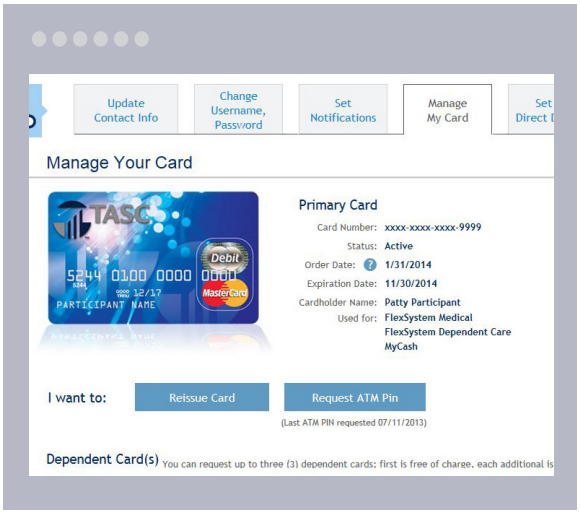
MyCash funds can also be relied upon to cover eligible FSA expenses if no funds are available in your MyBenefits account (avoid embarrassing declines at checkout).

If you no longer participate in FlexSystem, you may maintain an active TASC Card to access your remaining MyCash funds. Per the Cardholder Agreement, you will be charged a $5 monthly Cash Account Access Service fee, deducted from your MyCash account each month until all funds are depleted.

Manage your TASC Card Online

Easily manage your TASC Card and MyCash account via MyTASC online and perform any of the following functions:

- View card transactions
- View card details (number, status, expiration date)
- View allowed benefits
- Transfer MyCash funds
- Request ATM PIN for MyCash withdrawals
- Request additional card for spouse/dependent
- Report lost/stolen card and request replacement card



Report a Lost or Stolen Card

Participants must notify FlexSystem immediately to report a lost or stolen TASC Card, and request a replacement card.

Online Instructions:

(a) log in to MyTASC
(b) click ***Manage My Card***, and then ***Reissue Card***
(c) select ***Lost/Stolen*** as the reason for reissue

If you are unable to access MyTASC online, please 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).

Request an Additional Card for Spouse/Dependent

Give your spouse or dependent the flexibility of his/her own TASC Card with 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 issuance of the card(s).

To request a TASC Card for your spouse or dependent, log in to your MyTASC account and click ***Manage My Card***, ***Issue Dependent Card***, and follow the prompts.

TASC Card for Exclusive MyCash Access Only

If your employer has not elected the TASC Card for your FlexSystem Plan and you have not elected bank direct deposit for your reimbursements, you will receive a special TASC Card with exclusive MyCash access.

This 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 MasterCard, Maestro, or NYCE cards, or at an ATM (with a PIN). Or you can setup a transfer from the MyTASC home screen (select ***Schedule MyCash Transfer***).

Access to FSA Funds

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:

- Online Request for Reimbursement Wizard
- MyTASC Mobile App
- Mail or Fax personalized paper request form (download via MyTASC online)

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.

You may only claim reimbursement for:

(a) eligible expenses incurred during the applicable Plan Year, or subsequent Grace Period (if applicable);

(b) expenses incurred by eligible Plan Participants; and

(c) for expenses that have been neither previously reimbursed under this or any other benefit Plan, nor claimed as an income tax deduction.

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

RFR - Online Wizard

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

1. Log in to your MyTASC account and select ***I Want to Request a Reimbursement*** from the home page.
2. Enter all required information.
3. Add documentation by "drag and drop" or upload receipts (attach a scanned document: jpg, png, tif, or pdf).
4. Review your request carefully to ensure its accuracy, then *Add Another Request* or click Submit Request(s).

You may also upload documentation for previously submitted claims that are missing substantiation.

Transit Requirement: Effective for expenses incurred after 12/31/15, the IRS **no longer allows manual cash reimbursements** for pre-tax transit benefits. Participants are required to use their TASC Card for transit expenses. ***This requirement does not apply to Parking benefits.***

RFR - Mail or Fax Paper Form

Download a personalized ***Request for Reimbursement form*** from MyTASC, complete, and submit with substantiation to TASC.

RFR - MyTASC Mobile App

You may also access your FlexSystem account and Request a Reimbursement via the MyTASC mobile app. Here's how:

1. Log in to the MyTASC Mobile App
2. Select the "Reimbursement" tab in bottom menu
3. Enter "Date of Service"
4. Select the "Benefit Type"
5. Enter "Dollar Amount" of expense to be reimbursed
6. Enter the name of the "Service Provider"
7. Attach the Receipt/Documentation (take a picture of documentation with device camera)
8. Select "Submit Reimbursement"

Managing Your Requests

To view your submitted Requests for Reimbursements and check your payment status:

1. Log in to MyTASC online
2. Select ***View Account Overview*** and click the Requests tab
3. Click the magnifying glass under *View Details* for additional information and to attach documentation,

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

Reimbursement Processing & Payment

FlexSystem processes Requests for Reimbursements on a daily basis 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.*

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.

MyCash Account

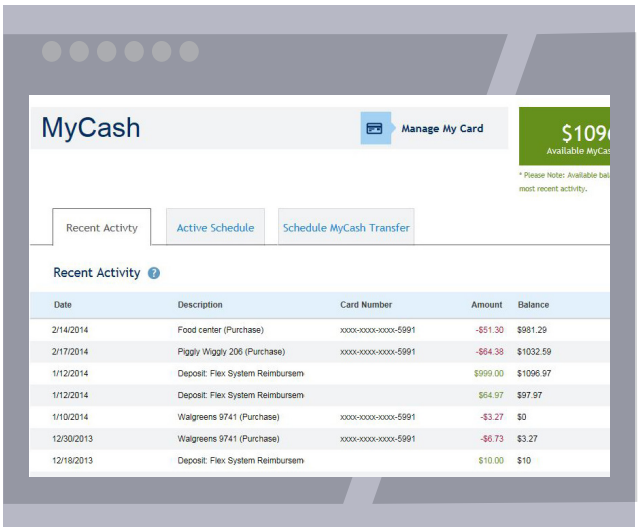
All reimbursements are directly deposited into your MyCash account and accessible via the TASC Card.

Access your MyCash funds in any of the following ways:

1. Swipe your TASC Card at a merchant that accepts MasterCard;
2. Withdraw cash at ATM (with a PIN) using the TASC Card (request a PIN online via MyTASC portal);
3. Transfer funds to a personal bank account via MyTASC online.

MyCash Manager Online

It's easy to manage your MyCash reimbursement funds from MyTASC. From MyCash, 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.**



Direct Deposit - Bank

To establish direct deposit of your MyCash funds to a personal bank account, visit MyTASC 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 complete submission.

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 a Participant's bank account is assessed non-sufficient funds 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 Healthcare 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 Healthcare 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 Healthcare FSA Plan and a TASC HRA Plan, requests submitted via the online *Request for Reimbursement form* in MyTASC 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.

Plan Year-End

Transitional Period

The ***transitional period*** refers to a period of time (generally three months) following the end of the Plan Year. During this time, you may continue to submit reimbursement requests for expenses incurred during the previous Plan Year or during any elected "Grace Period." Check with your employer for Plan-specific details. The Plan Year is officially closed following the transitional period, or sooner if directed by your employer.

If your employer's FlexSystem Plan includes the **Health FSA Carryover** feature or the **Transit/Parking Rollover feature**, you may **manually** move your remaining funds from those benefits into the new Plan Year during the transitional period.

- Up to $500 of your Health FSA remaining balance (refer to your Plan maximum) may be moved.
- Your entire remaining balance for Transit/Parking accounts may be moved (no maximum).

To manually move your funds:

- Log in to your MyTASC account
- Select the prior Plan Year
- Click *Carryover Funds Now* (Health FSA) or *Rollover Funds Now* (Transit/Parking)

It is important to ensure all prior Plan Year expenses have been reimbursed before moving your funds, as this option is **not reversible**.

If you do not manually move your leftover Health FSA funds, they will be automatically moved (up to the $500 maximum) into the new Plan Year after the Runout Period (even if you made no election for the new Plan Year). Any unused funds over the carryover maximum will be forfeited.

Re-Enrollment

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