



# 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, log in 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 Kindle, Android, and Apple devices, and text 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, printed on your TASC Card and personalized Request for Reimbursement Form](#).

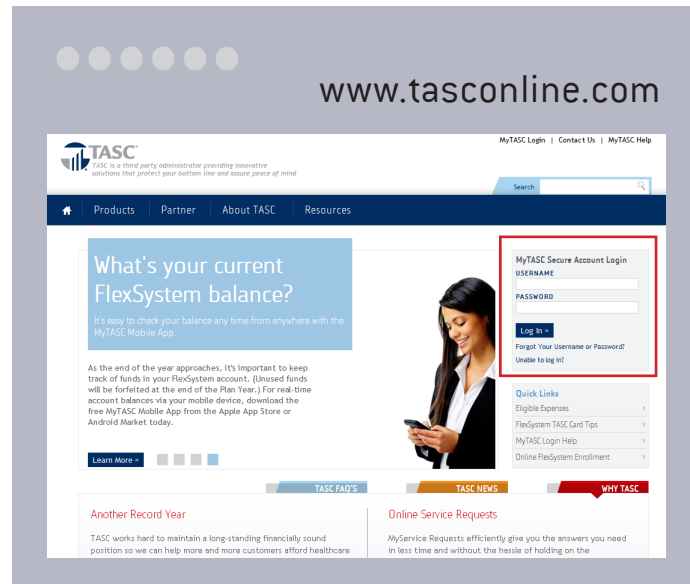
If you did not receive the Welcome New FlexSystem Participant email with access instructions, please call Customer Care at 608-241-1900 or toll-free at 800-422-4661 to provide your email address so we may enter it in your Profile. After this update, you will be able to access your account online. (NOTE: 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 MyTASC home page.

**To change your username** (not required), click 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

The screenshot shows the MyTASC web interface. At the top, there are navigation tabs: 'Update Contact Info', 'Change Username/Password' (highlighted with a red box), 'Set Notifications', 'Manage My Card', and 'Set Up Direct Deposit'. Below the tabs, the 'Change Your Username' section has a text input field for 'Username' containing '123412341234' and a green 'UPDATE' button. The 'Change Your Password' section includes a note about password expiration and strength requirements (minimum 8 characters, 1 uppercase letter, 2 lowercase letters, 1 number). It has fields for 'Current Password', 'New Password', and 'Confirm Password', each with a strength indicator (green checkmarks). A green 'UPDATE' button is also present.



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 Update. (b) Before login 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 donotreply@tasconline.com and 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 the home page (or 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. 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

**Online:** 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.

**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 Amazon, Apple App Store, or Android Market and search for TASC.](#)

MyTASC Mobile runs on most Android-based phones and tablets, the Apple iPhone, iPad, and iPod

Touch, and the Amazon Kindle. MyTASC Mobile provides fingertip access to the same features available through your online account.

**TXT 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 Set Notifications by entering your mobile phone number in your Profile to use this feature.

## Eligible Expenses

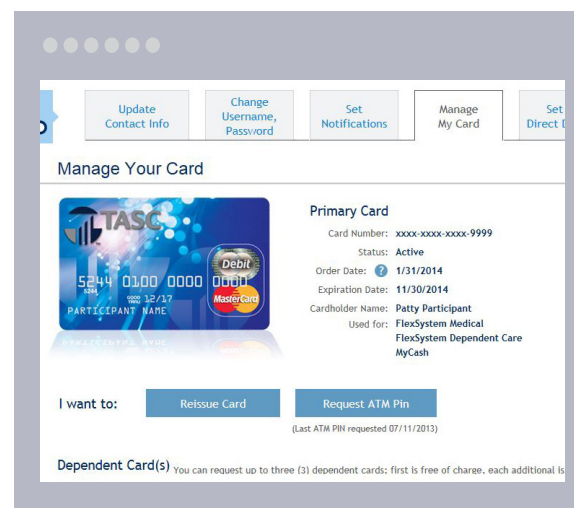
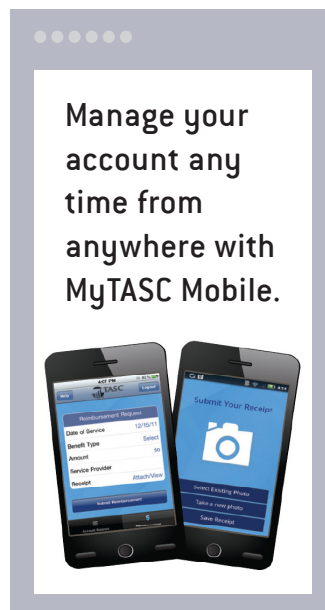
For a list of eligible expenses: go to [www.tasconline.com](http://www.tasconline.com), click Resources in the top menu bar, then select Eligible Expenses from the dropdown. Click the link for FlexSystem Guide to Deductible Expenses.

## 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.

Log in to MyTASC ([www.tasconline.com](http://www.tasconline.com)) and click Manage My Card to view your card details (number, status, expiration date), view allowed benefits, reissue a card, request a PIN, and request a card for a dependent.

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) log in to MyTASC ([www.tasconline.com](http://www.tasconline.com)), click Manage My Card, 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).

### My Benefits

The TASC Card works like a typical debit card, but is used as a credit card for eligible medical, dependent daycare, or transit and parking 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. 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 the MyTASC Mobile App or the online Request for Reimbursement form in MyTASC (click Request a Reimbursement from the home page); 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 major credit 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 Manage My Card in 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 MyTASC (click MyCash, Schedule MyCash Transfer). 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 may 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, log in to your MyTASC account ([www.tasconline.com](http://www.tasconline.com)) and click Manage My Card, 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 MasterCard, Maestro, or NYCE cards, or at an ATM (with a PIN). Or you set up a transfer from the MyTASC home screen (click Schedule MyCash 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 form in MyTASC (click Request a Reimbursement from the home page), 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.

## Online Request for Reimbursement

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

1. Log in to your MyTASC account and click Request a Reimbursement.
2. Enter all required information (Service Type, Submitted For, Date (of service), Description, Provider, Amount Requested).
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).

## Mail or Fax

Download a personalized Request for Reimbursement form from 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 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.

The screenshot shows a mobile app interface for submitting reimbursement requests. It features a two-step process: creating the request and then uploading receipts. The first step includes dropdown menus for service type and provider, a date picker, and text fields for description and amount. The second step includes a button to create a request first and a submit button. There are also buttons for adding documentation and clearing the form.



## Reimbursement Disbursements

Requests for Reimbursement are processed daily.

Once a request is reviewed and approved, a reimbursement is issued to your MyCash account. Medical Out-of-Pocket expenses will be reimbursed up to your total Plan Year election less prior reimbursements. For other benefits, the 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 be pended until additional deposits are received, at which time an additional reimbursement will be initiated.

### 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 MasterCard, (2) withdraw at an ATM using your TASC Card, or (3) transfer to a personal bank account. Click MyCash in MyTASC to view and manage your MyCash funds.

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

### Direct Deposit

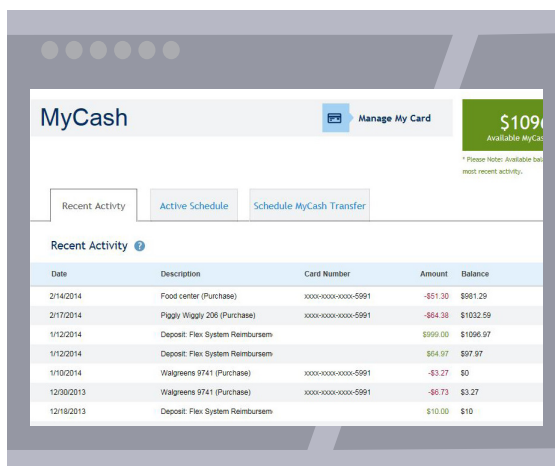
To establish direct deposit of your MyCash funds to a personal bank account, visit MyTASC and click Set Up Direct Deposit. With direct deposit, funds (\$25 or more) are forwarded from your MyCash account to your bank within 48 to 72 hours of a complete submission. Remember to verify receipt of deposits before writing checks against expected payments. 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 View Account Overview in MyTASC, then the Requests tab. 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.

### MyCash Manager

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.



## 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 list of circumstances and the appropriate form to use.)

## Plan Year End and Carryover

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.

**Transitional Period:** After Plan Year end, some Plans allow Participants to incur and/or submit expenses during a "transitional period." Check with your employer for Plan-specific details. The Plan Year is officially closed following a transitional period, or sooner if directed by your employer.

**Carryover:** After Plan Year end, some Plans allow Participants to carry over from year to year a portion of the medical FSA unused balance. Check with your employer for Plan-specific details. If part of your Plan, maximum allowed carryover is \$500, and may be less per your Plan details. Any unused medical FSA funds (exceeding your employer's carryover maximum) are forfeited to your employer.

Carryover funds are automatically moved into the new Plan Year after the Plan Runout End Date, even if you made no election for the new Plan Year. If you have been reimbursed for all of your prior Plan Year expenses and you need your Carryover funds sooner, you may move any funds balance (up to carryover maximum) to the next Plan Year. To do so, log in to your MyTASC account, select the prior Plan Year and click Carryover Funds Now. It is important to ensure all prior Plan Year expenses have been reimbursed before moving your funds as this option is not reversible.

