

# AgriPlan® / BIZPLAN®

## Client/Employee Benefits Card FAQs

Question	Answer
Why do I need an e-mail address?	AgriPlan and BizPlan will communicate with Benefits Card holders via e-mail. An e-mail will be sent to the e-mail address on file after each purchase transaction. In addition, the expenses will be entered into the online Transmittal, so you must use that system in order to reap the benefits of using the Card.
<p>May I obtain multiple cards for my employee(s)?</p> <p>Will they have the same or different Card numbers on them?</p>	<p>Yes. You may obtain one additional Dependent Card per employee <i>at no additional charge</i>. If you require more than one additional Card you will incur a \$25.00 fee per Card.</p> <p>The second Card will have a different name and number, but it ties directly back to the same Client account.</p>
Will the card cost something in the future?	Sign up now and we will guarantee no annual fee for you, ever. Future new card users may be charged a fee, but not Clients who elect today.
<p>What is the annual maximum on my card?</p> <p>Does each employee have the same maximum?</p>	<p>The card maximum is the same as the annual maximum elected on your Plan.</p> <p>Yes. Each employee's annual maximum is the same as the annual maximum elected in the Plan.</p>
Is there a transaction limit on my card?	<p>Yes, up to \$1000 in any seven day period.</p> <p>Once the funds have been recovered from the employer's business account the card limit will be expanded again to \$1000. This limit is imposed for security purposes. If you know of an upcoming expense that will exceed \$1000, simply ask us to "open" your card for that one transaction.</p> <p>(If you have a Dependent Card, the \$1000 limit is the combined limit of the primary Card and the Dependent Card.)</p> <p>If you know of an upcoming expense that will exceed \$1000, simply ask us to "open" your card for that one transaction. (Please provide 48 hours notice of any transactions over \$1000.)</p>
From what account are the funds dispersed?	The funds will be transferred from the employer's regular business account, eliminating the need for a separate

	account.
How prompt is the deduction?	TASC is notified automatically when the card is used. We pay the expense, which posts the next business day on the Client's Online Transmittal.
Where is the card accepted?	Use the card at all merchants with a medical merchant code (doctor office, dental office, eye care and vision merchant, pharmacy, etc.) While card use will be declined at unauthorized merchants, you may enter the declined yet appropriate expenses manually online .
How will I know when money is going to be pulled from my business account?	After each purchase you will receive an e-mail that details the expenditure amount and the date it will be deducted from your account. <u>Make sure your e-mail with us is current.</u>
Can I view my statement on-line?	Yes. View your on-line Transmittal 24/7! All Benefits Card purchases made in the current Plan year are detailed in this electronic "statement." (No paper statements will be sent.) At the end of the year you should print and file a paper copy of your final Year-End Statement of all expenses.
Will I receive a Kit or Manual in the mail?	Yes. You will receive an <i>Enrollment Kit</i> detailing the Benefits Card Program; the <i>Enrollment Form</i> it includes will be our "contract" with you. (The kit may be sent electronically or via paper.)  Complete the form carefully, providing information on the account which will cover your card purchases. Please submit the signed original and retain a copy for your records.
When may I start using the card?	As soon as you receive your card.
What happens when an employee quits or is terminated?	Upon notification of the termination, AgriPlan or BizPlan will immediately deactivate the Benefits Card.
Will employees be issued a Benefits Card even if they do not elect the medical benefit?	No. Only participants who elect a Medical Expense account will be issued a claim card.
How will the Benefits Card be delivered to the employee?	AgriPlan or BizPlan Benefits Cards will be mailed to the Employer's address in the name of the employee or their dependent. The card will be sent in a <b>nondescript white envelope from AgriPlan or BizPlan</b> . Accompanying the card is a cardholder agreement.
Will a new card be issued to employees at the end of every plan year?	No. The card will not be issued every plan year. Rather the Benefits Card is issued for a <i>three-year period</i> .
What happens when I hire a new employee? Will they be issued a	New employees that wish a Benefits Card must complete the Benefits Card Enrollment Form and return it to AgriPlan

Benefits Card, when and how?	or BizPlan before a card will be issued.
I have a new Plan, when will my employees receive their cards?	Once AgriPlan or BizPlan receives a completed Benefits Card Enrollment Form, employees will receive their cards approximately 7-15 business days later.
How does the Benefits Card Work?	It works just like a credit card, no PIN is required. The Benefits Card works with MCC Codes that are a standard coding system used in the debit/ credit card industry. The MCC code lets the Benefits Card know that this is a medical expense and approves the use of the card.
I have not received my Benefits Card.	Have you returned your Enrollment Form? It takes approximately two weeks to receive the Card from the time you return the form. If you have not yet completed and returned the Form please visit <a href="https://www.tasconline.com/clients/benefitscard/">https://www.tasconline.com/clients/benefitscard/</a> , print the form, complete it and fax it to us.
I used my Benefits Card and they wanted a PIN number.	There is no PIN – when using the Card choose the credit card option on the card reader and a PIN will not be required.
I used my Benefits Card and was over charged. The merchant credited back my card and your system has the incorrect amount.	Contact us at 1-888-595-2261, or via e-mail at <a href="mailto:BenefitsCard@tasconline.com">BenefitsCard@tasconline.com</a> . Provide as much detail as possible for us to troubleshoot and resolve the issue.
I was making a purchase with my Benefits Card and my purchase was declined? Why?	<p>To answer this question other question(s) must be asked.</p> <p><b>Is the card being used at an approved merchant category code for the medical account benefit?</b>  If your Benefits Card is declined it could be for several reasons, the main reason for a Benefits Card to be declined is due to the way a merchant has established their MCC Codes. Please note, that if the merchant is incorrectly coded there is nothing that TASC, nor the merchant can correct this. The request for reimbursement will need to be submitted to the employer for reimbursement.</p> <p><b>Is the card being used at the appropriate check out for merchants that are combined merchants?</b>  For example use of your Benefits Card will be declined if you are at department store that also has a pharmacy inside and you are trying to use your Benefits Card at the main check out. All eligible medical expenses must be paid at the pharmacy counter or they will be declined. The Benefits Card will be accepted at authorized medical merchants only. Refer to the attached list of MCC codes to determine if the merchant code is on the approved list. If the merchant is not on the list and the item being purchased is a legitimate medical expense, you are encouraged to make the purchase and then file the claim via the web, fax or mail.</p> <p><b>Is there a sufficient available balance in the medical</b></p>

	<p><b>benefit to cover the expense being charged?</b> The Benefits Card works like a typical debit card works; it will only accept a total purchase that is inline with the funds available. The charge will be declined for insufficient available funds in the medical benefit account to cover the FULL amount of the charge. For example if I am at the doctor and my co-pay is \$50.00 and I only have \$40.00 in my account left it will decline the purchase/payment of the entire co-pay.</p> <p><b>Is the employee active?</b> The card will be inactivated for terminated employees.</p> <p><b>Is the employee in good standing with AgriPlan or BizPlan?</b> AgriPlan and BizPlan reserve the right to deactivate the card in situations where employees are not in good standing.</p>
Does my Benefits Card need to be activated to use?	No. The Benefits Card is delivered activated. You do not need to contact AgriPlan or BizPlan or mbi to activate your card. The funds available on the Benefits Card are based on the daily available balance of \$1,000.
Can my spouse use my card?	The use of the Benefits Card by the spouse or dependent of an authorized cardholder is dependent upon the policies of individual merchants. AgriPlan and BizPlan do not endorse use of the card by a non-cardholder.
Can I have two cards with the same name and same card number?	No, at this time we do not offer this service
Can I have two cards with same name and two different card numbers?	No, at this time we do not offer this service.
Can I have one card with my spouse's name on it?	Yes, if your employer has elected this feature.
I just recently separated from my spouse and they have a dependant card -- can I have it deactivated?	Yes. Each card is independent of each other and can be deactivated separately.
Can I limit the amount that my dependant is able to access on my Benefits Card?	No, your dependent has full access to your account. For this reason, it is important to advise them of the eligible expenses.
What happens if I lose my Benefits Card or it is stolen?	The cardholder must report a card lost or stolen immediately to AgriPlan or BizPlan. AgriPlan or BizPlan will then deactivate the card and issue a replacement card. The employee should receive the new card within 7-15 business days after the card is reported lost or stolen and the reorder occurs. At this time there is not an additional charge for re-issuing a Benefits Card.
Even though I am an employee with the Benefits Card, can I still	Yes. The Benefits Card merely offers another way to "submit" a claim for the medical account benefit.

submit to my employer a request for reimbursement and be issued a paper check?	Reimbursements can be submitted to your employer to receive a paper check.
Can I view my Benefits Card Transactions online and where?	Visit your AgriPlan/BizPlan Client website at <a href="http://www.exploretasc.com">www.exploretasc.com</a> , login, and click on the link to view the Benefits Card Management page.
Can I use my Benefits Card in a foreign country?	No. Currently the claim card can be used only in the United States. While the card can address currency exchange issues the card is not designed to properly address transaction adjudication at this time.
Can I set up a payment plan with you for large transactions?	No. You may request your Service Provider to set up a billing Plan to bill you a set amount in a certain period (i.e. per month), and provide them your Benefits Card information to bill against. Most Service Providers will be open to setting up this type of payment arrangement.