

AgriPlan®

BIZPLAN®

Divisions of Total Administrative Services Corporation

Benefits Card Client Reference Guide

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Thank You for Electing the AgriPlan and BizPlan Benefits Card!

As a valued Client of AgriPlan or BizPlan, you deserve the ease of the Benefits Card! The first of its kind for the microbusiness owner, the Card is by far the easiest way to streamline the reimbursement of eligible health-related expenses, to track expenses and reimbursements throughout the year, and to automatically report those expenses on your annual Transmittal.

The Benefits Card is a practical option for AgriPlan or BizPlan. With the Card your spouse/employee(s) can pay for eligible medical expenses at the point of service, directly from the business account. This eliminates the need for separate reimbursements for medical expenses to your spouse/employee(s).

This handy Guide explains how to use and manage the Card, and includes a Glossary of Terms that you may find useful.



If you have any questions, please contact your AgriPlan or BizPlan Provider, or the TASC Customer Service Department (toll-free at 1-800-422-4661, or via e-mail at service@tasconline.com).

Using The Card

- The AgriPlan or BizPlan Benefits Card looks like a typical debit card and is backed by VISA/MasterCard. It is accepted at most medical merchant locations, including doctor and dentist offices, pharmacies, and vision service locations.
- After each Card transaction you will receive an e-mail notification, as federally required. These notices enable you to track purchases. Please be sure to keep your e-mail address up-to-date so these important messages reach you.
- If a Card is declined by an eligible merchant, please notify service@tasconline.com and provide the name of the cardholder. We will research all reported Card declines and modify our system to accept additional eligible merchants.
- Benefits Cards are issued the first of each month. Named cardholders will receive their Card the month following the Card election date.
- Benefits Card(s) are mailed in a plain white envelope(s) directly to the home address of the business owner. It is the business owner's responsibility to distribute the Cards to the appropriate cardholders.

The cardholder(s) may use it immediately at an eligible merchant. No additional steps are necessary to activate the card prior to use. (A Cardholder Agreement will be included with the Card. This is a VISA/MasterCard document and may or may not fully apply to the AgriPlan and BizPlan Benefits Card policies.)

- Cardholders should continue to keep expense receipts. In some rare cases, AgriPlan or BizPlan may require additional information or documentation regarding a Benefits Card transaction.
- If the Benefits Card is lost or stolen, you or the cardholder must notify AgriPlan or BizPlan immediately. To obtain a replacement Card, e-mail us at service@tasconline.com or call AgriPlan or BizPlan at 1-800-422-4661. Replacement Cards will be mailed to the employer's address. A \$10.00 reissue fee will be deducted from the business account. Failure to report a lost or stolen Card may eventually jeopardize reimbursements for eligible expenses. Finally, disputes over fraudulent transactions made with the card will be addressed no later than 110 days from the date of purchase.
- If a merchant approves a transaction without first checking the Card's available balance a negative balance may result. In the rare instance this occurs, TASC will notify you and the cardholder to explain the required resolution. The Benefit Card may be temporarily deactivated pending resolution.
- The Dependent Benefits Card is a second card that you may or may not choose to offer to your spouse/employee. When so offered, only one dependent may received and use an additional Benefits Card. (Only one dependent card per employee is allowed.)
- The AgriPlan or BizPlan Dependent Benefits Card looks just like the original Benefits Card and offers dependents the same convenience and advantages. To order the AgriPlan or BizPlan Dependent Benefits Card, copy, complete, and return the Dependent Benefits Card Application found at <https://www.tasconline.com/clients/benefitscard/>.
- All communication related to the Card will be sent to the business owner/employer.

Management of the Benefits Card

- If you hire a new employee, please notify us if you would like them to receive a Benefits Card. In addition, notify us at once of any employee terminations so we may deactivate that employee's Benefits Card account.
- The Benefits Card's maximum will equal the predefined "Plan Maximum" that you established when you first enrolled in AgriPlan or BizPlan.
- If you elect the Carry Over Feature, funds from the previous Plan Year are also available through the Card.



For example, if your standard Plan Maximum is \$10,000, and you have \$3,000 in Carry Over funds from previous Plan years, you have access to \$13,000 on the Card.

- For the security of you and TASC alike, the Benefits Card adheres to two types of transaction limits.

First, there is a PER DAY security limitation of \$1,000. If one or more Benefit Card transactions equal \$1,000 in one day, further transactions attempted with that card on that day will be declined. The Benefit Card service should resume the following day. If you know of any expense that will exceed the \$1,000 limit, contact us (Customer Service Department at 1-800-422-4661) so we can open the limit for that specific purchase. Otherwise the expense will be declined.

Second, there is an AVAILABLE BALANCE LIMIT of \$1,000. This means that the cardholder has an available balance at any given time of \$1,000. The available balance is updated based on payments to TASC from your business account.

When a medical expense purchase clears the bank, the available balance is updated to reflect that amount. The \$1,000 available balance limit is reconciled each week. At the end of the one week period, if the available balance does not reconcile, the Card will be put in a temporary hold status. Active status will return once payments to the Card's balance have been received by TASC.

- The Daily Transaction Amount is the total of all transactions occurring on the same date. For example: \$50 Doctor's Office + \$10 Pharmacy = \$60 Daily Transaction (On your Online Statement, each transaction is listed separately.)

- To receive the benefits of the Benefits Card the employer must annually submit the **Online Employee Benefit Expense Transmittal** (vs. paper). This Transmittal must be completed at the end of each calendar year to report your medical expenses for tax purposes. The Employer (you) must submit a separate Online Transmittal for each employee (including your spouse) listed on the Plan. Transactions performed via the Benefits Card are entered into this document automatically, eliminating most of the need to manually enter medical expense transactions. Additional expenses may be manually added to the Online Transmittal, such as health insurance premiums, mileage, and other expenses not incurred via the Benefits Card.

- Throughout the year you may view a list of all of the Benefits Card transactions on your **Online Statement**. Updated after each purchase with the Card, the Statement will be available to you 24/7 on the AgriPlan and BizPlan Client website, www.tasconline.com.

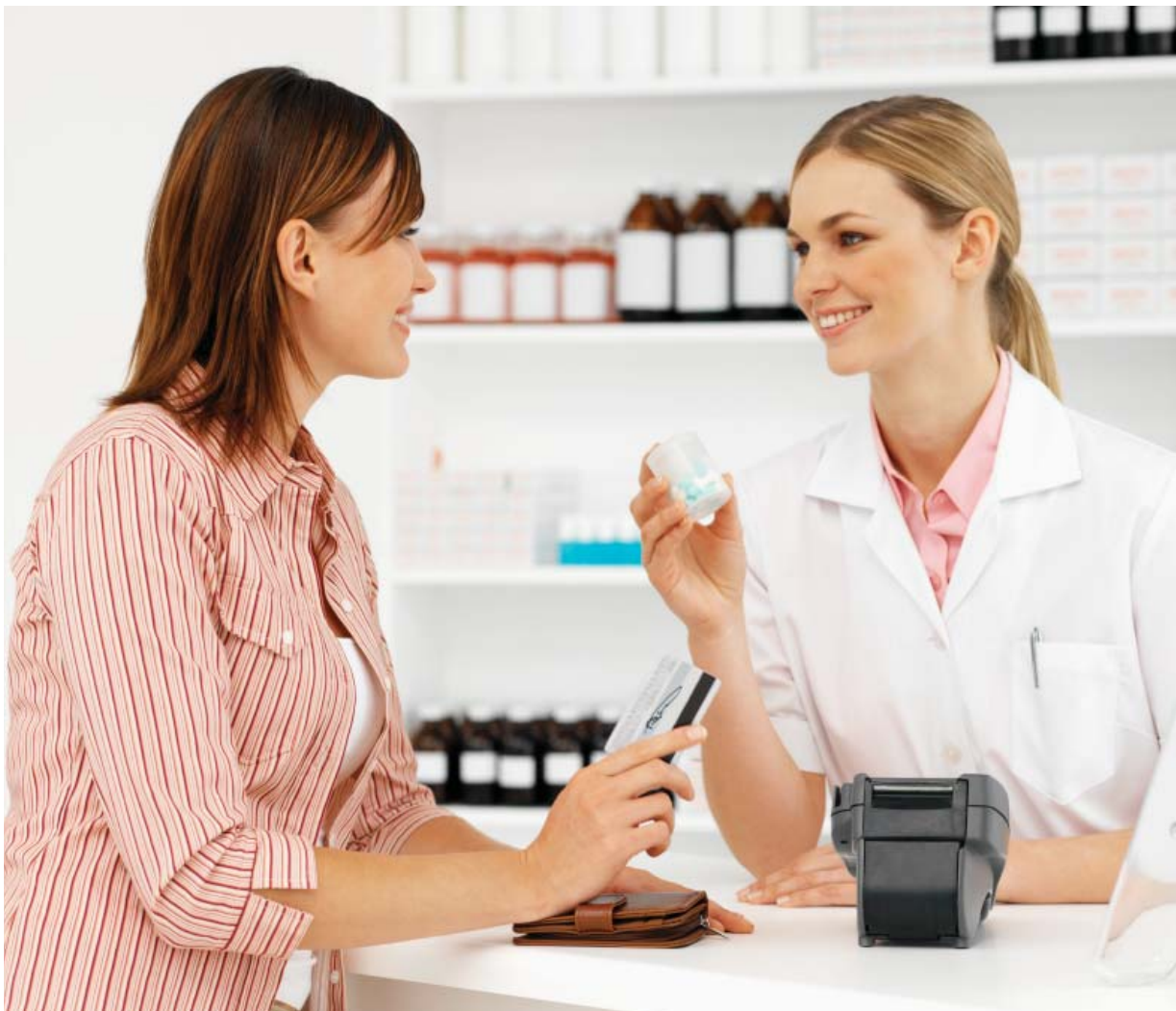
- At the end of each Plan year you should submit your Year-End Report to your tax advisor. This document helps to ensure that you receive your proper tax deductions and provides all the necessary information your accountant needs to complete your tax forms. The Year-End Report is available to you online after you submit your annual Online Transmittal(s).

- The funds “movement” regarding the Benefits Card works this way: (1) when an expense is paid with the Benefits Card, (2) TASC pays the card processor the expense amount, and (3) TASC initiates an ACH transaction to debit the expense amount from your business account soon after the actual transaction occurs; the time varies depending on your financial institution.

When TASC attempts to pull the appropriate amount, you must ensure that adequate funds are available in the account. As our Client and the business owner, this responsibility is yours alone.

- As explained above, the Card’s Available Balance Limit is \$1,000. Once the \$1,000 Limit has been reached, the Card will be deactivated if TASC is unable to collect the necessary funds from your business account. Once funds are recovered the Available Balance Limit will be reduced by that amount and the Card will be reactivated and ready for use by your employee(s) once again.

- By enrolling in the AgriPlan and BizPlan Benefits Card Program, you are agreeing to provide sufficient funds in your business account to ensure prompt payment of medical expenses, and you are allowing TASC to ACH debit your account for such expenses.



Benefits Card Glossary of Terms

Annual Plan Maximum Credit Limit - The total amount that can be charged to a payment card account, for example \$5,000. *(If you elected the Carry Over feature, fund balances from the prior Plan Year are added to this amount to equal your total Plan Maximum.)*

Available Balance – Total funds available to the cardholder at any given time. The Benefits Card’s available balance of \$1,000 is based on the difference between the daily transaction amount(s) and the receipt of funds from the business account. The amount is updated each week.

Business Bank Account - Bank account number for the business owner from which funds will be debited for expense transactions.

Cardholder - An individual to whom a card is issued, or an individual authorized to use an issued card. With the AgriPlan and BizPlan Benefits Card, your spouse, other employees, and those with Dependent Cards are considered cardholders.

Carry Over – An additional option of AgriPlan or BizPlan is the Carry Over feature in which a business owner retains past balances and carries them over into future Plan years. With the Carry Over feature AgriPlan and BizPlan Clients can prepare for unplanned medical expenses with no fears regarding reasonable compensation.

Daily Transaction Amount Limit – A Daily Transaction Amount Limit of \$1,000 is in place for the safety and security of the cardholder. This limit may be altered for specific expenses by contacting AgriPlan and BizPlan Customer Service before said expenses are incurred.



Debit - A charge to a customer’s bankcard account. A transaction, such as a point-of-sale (POS) debit purchase that debits a demand deposit account.

E-mail Notification – Notifications of all daily transactions made via the Benefits Card are sent to the employer via e-mail using the e-mail address supplied during enrollment. This applies to Cards held by the spouse, employee(s), and/or dependent(s).

Merchant - An entity that contracts with merchant banks or ISO’s to originate transactions. In the case of the AgriPlan and BizPlan Benefits Card these merchants include: pharmacy, doctor’s office, dentist office, and other approved medical merchants that accept VISA/MasterCard.

MBI – The payment card vendor who issues the Benefits Card for AgriPlan and BizPlan.

Merchant Category Code (MCC) – A code assigned to each merchant that identifies the type of service they render and/or products they sell. The Benefits Card works only at merchants with a valid medical MCC code.

Statement - A record listing all transactions for an account. *The statement is available online for Benefits Card cardholders.*

Swipe – The action taken when a merchant uses an electronic card reader to complete a transaction.

Transaction - An action between a cardholder and a merchant that results in activity on the cardholder account.

Unauthorized Force Post – When a merchant manually overrides a declined transaction thereby making it payable through the Card. (This practice is highly discouraged.)



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