

Frequently Asked Questions *Employers*

CARD ISSUING

How do I obtain TASC Cards for my employees?

Simply elect the TASC Card feature in your Plan on your initial application. If you are an existing Client and now want to elect the TASC Card, please call Customer Care (1-800-422-4661) to request a form or visit MyTASC to submit a MyService Request under *Contact Us*. Once elected, we will automatically send a card to each active Participant at their address on file in MyTASC.

Who can obtain a TASC Card?

Each active Participant of a Plan with the TASC Card feature selected, as well as their eligible dependent(s).

NOTE: Participants receive one card free of charge and may request one free card for a dependent on their account. (A maximum of three dependent cards may be requested.) A \$10 fee is charged for each additional dependent card.

How long does it take to receive a TASC Card?

Typically cards are received within 5-7 business days of request/Plan inception; it can take longer (10-14 days) during peak season at TASC (mid-December through February).

How is the TASC Card distributed?

The TASC Card is sent directly to Plan Participants at their address on file in MyTASC. Dependent cards are issued to the Plan Participant's address as well.

Are my employees required to activate the TASC Card?

A separate activation step is not required. To activate the TASC Card, simply swipe it for an eligible expense. The card goes live on the first successful swipe.

USING THE TASC CARD

Where can my employees use the TASC Card?

MyBenefits: If elected, the TASC Card MyBenefits account will work at healthcare merchants eligible under your Plan and at other merchants with a healthcare Inventory Information Approval System (IIAS) in place. Healthcare merchants include doctors, dentists, vision care facilities, and other locations that sell medical services/products only. The IIAS automatically approves purchase of eligible items from the benefits account(s) at the point of purchase. This system allows for a set of eligible items standard from merchant to merchant. As long as your employees shop at a retailer with IIAS, the TASC Card's MyBenefits account will approve eligible items only. For a list of IIAS certified merchants, visit <http://www.sig-is.org/en/index.asp>, under Publications. For information regarding the eligibility of a particular expense, check your Plan Documents or ask TASC.

MyCash: Participants may access their MyCash funds with the swipe of their TASC Card at any merchant that accepts MasterCard, Maestro, or NYCE cards. They may also withdraw their funds at an ATM with a PIN. From MyCash Manager, they may also set up a transfer of MyCash funds to a personal bank account.

How does the TASC Card work?

At merchants with a healthcare Inventory Information Approval System (IIAS), your employee TASC Card will determine the MyBenefits eligibility/ineligibility of each item. For items that are MyBenefits eligible, the TASC Card will automatically access MyBenefits funds to pay for the purchase. For items that are not MyBenefits eligible, the TASC Card will automatically access MyCash funds (if available).

The TASC Card is smart! Your employees simply swipe the TASC Card when making a purchase and the card will automatically determine the following: (1) how they are using their TASC Card, whether as a signature debit card (MyBenefits or MyCash) or as an ATM card (MyCash only), (2) the MyBenefits eligibility of each item they are purchasing, and (3) which account to use, whether MyBenefits or MyCash, or a combination of both.

When using signature debit, users should select “credit” as an option, not “debit.” At an ATM, withdraw from “savings.”

TASC Card purchases are deducted from MyBenefits or MyCash, depending on the type of purchase and the availability of funds. For medically eligible purchases, MyBenefits funds are accessed first: if the account balance is inadequate, MyCash funds are used automatically to cover the (remainder of or entire) purchase. Conversely, when MyCash funds are inadequate, the MyBenefits account will not cover medically ineligible purchases.

Despite best intentions, sometimes a card user or healthcare merchant inadvertently errors in using the TASC Card. For example, a TASC Card transaction may be processed even though an item may not be eligible. If this happens, instruct your employee to contact TASC as soon as they become aware of the inaccuracy, so corrective action may be initiated

FEES

What fees are associated with TASC Card?

The Participant is not charged for a signature debit transaction to access their healthcare account (MyBenefits) or their cash account (MyCash). Conversely, Participants who access their cash account using an ATM will likely be charged ATM/bank fees.

Does TASC charge a fee for active employees who retain a balance in their cash account on their Card, as is charged for terminated Participants?

It depends.

- For Participants with a cash account only on their card, meaning the employer has not elected to offer healthcare account (FSA/HRA) access: no fee is charged for an active Participant who holds a balance in their cash account.
- For Participants with a cash account and a healthcare account, meaning the employer has elected to offer healthcare account access: only the standard per card per month fee is charged to the employer.
- If an employee is terminated, the employer will continue to pay the card fee during the standard grace period only. (Once the grace period ends, if funds remain in MyCash, the employee will be charged a \$5 monthly card administrative fee.)

Does TASC charge for MyCash access on the TASC Card?

The answer varies.

MyBenefits and MyCash Accounts Combination Card—For employers who offer the card as part of the Participant’s healthcare accounts (FSA or HRA): TASC will continue to charge a per card fee; no additional fee is charged for MyCash access.

MyCash Account Only Card—For employers who do not offer the card as part of the Participant’s healthcare accounts (FSA or HRA): TASC charges no fee.

Why wouldn’t an employer decline the MyBenefits feature to avoid the fee?

The fee is outweighed by the convenience provided by the card and its automatic substantiation at point-of-sale. Participants who must submit Requests for Reimbursement (via web, mail, or fax) must follow the substantiation process, which delays reimbursement and creates additional work for the Participant. The automatic substantiation is a key selling feature of the TASC Card.

What fees will be imposed for the future multiple product card?

Cards can hold funds for multiple products, including a Flexible Spending Account (FSA), Health Savings Account (HSA), and Health Reimbursement Account (HRA). Specifics on the stacked card are in the planning stages. This enhancement to the TASC Card will be released in the future.

CARD OPERATIONS

Since the TASC Card can be used at an ATM to access funds from MyCash, is a PIN required for ATM usage?

Yes. PINs are required for cash account ATM use. Participants who plan to use the TASC Card at ATMs must first contact TASC for a PIN (visit MyCash Manager, Card Management). Conversely, a PIN is not required to access the healthcare accounts; funds in these accounts are accessed via signature debit only. When using signature debit, you should select “credit” as an option, not “debit.” At an ATM, withdraw from “savings.”

Are Participants notified when a cash reimbursement is made from their TASC Card?

Yes. Participants receive reimbursement notification by email or via a text message if elected. Participants may also access this information online in MyCash Manager in MyTASC (www.tasconline.com) and on the interactive voice response (IVR) phone system (1-800-422-4661).

How do Participants know what funds are available in each of their accounts?

Participants may verify the balance in their various accounts in MyTASC, MyTASC Mobile, via a text message, via the interactive voice response (IVR) phone system, or by calling Customer Care at 1-800-422-4661.

Do Participants earn interest on the funds in MyCash?

No interest is gained on the funds in MyCash.

What happens when Participants terminate and funds remain in their cash account?

MyCash funds remain available to the cardholder until the account balance is spent. When funds remain in the MyCash account beyond the established grace period, TASC may withdraw a \$5 monthly service charge from the account for continued TASC Card use. Participants should spend, transfer, or withdraw their funds within 90 days of termination to avoid the fee. Or if they enjoy MyCash access via the TASC Card, they may keep the card account open indefinitely for \$5 per month.

Does the TASC Card function as a “Smart Card,” meaning it can be waved at point of purchase instead of being scanned?

No. The smart card functionality is not part of the TASC Card at this time. Research will explore the technology, merchant acceptance, and customer need as this function is considered for future TASC Card enhancement.

Has TASC eliminated the direct deposit feature for reimbursement?

No. Participants can visit MyCash Manager to sign up for Automatic Transfer (via bank account) to receive reimbursements via direct deposit to a personal bank account. Participants can change their transfer options at any time. For example, Participants may set a Recurring Transfer to occur on the first day of each month; then they are able to access MyCash funds via their TASC Card at a merchant or ATM until the scheduled transfer is completed. Selecting a transfer type other than Automatic gives Participants more flexibility in accessing their MyCash funds.

Will paper reimbursement checks be discontinued?

Yes, for the most part. Eventually paper checks will be issued only rarely, and only to Participants who specify their preference for paper check reimbursements. A per check convenience fee will be charged.

If you have not elected the TASC Card for your benefits account, your Participants will receive a TASC Card with exclusive MyCash access; no benefits account access will be

available per your FlexSystem election. Reimbursement funds will be deposited in MyCash and Participants may access the funds via the TASC Card (with exclusive MyCash access) at a merchant or an ATM, or transfer funds to a personal bank account.

How will TASC accommodate employers that do not want to use the TASC Card, employers who prefer to continue with paper claim reimbursement options?

TASC will actively move all employers to the MyCash management system. All reimbursement funds will be deposited into a Participant's MyCash account. The Participant may access their funds via a TASC Card at a merchant or an ATM, or transfer to a personal account. If the Client does not allow MyCash access via the TASC Card, their Participants may only access their funds through a transfer to a personal account.

We encourage Clients to elect the TASC Card with MyCash access. We believe that the TASC Card is the fastest, safest, and easiest reimbursement method available to Clients and Participants. In rare instances an employer may prefer that Participants continue to receive paper check reimbursements; those Participants will be charged a convenience fee.

Is there a limit to how much an employee can transfer from their MyCash account to their bank account?

Transfers are limited to the available balance in MyCash at the time of the transfer. If a Participant receives a \$2,000 reimbursement to their MyCash account, they may transfer the full \$2,000 in a single transfer transaction.

Can a Participant request that their manual claim (i.e. web claim, paper RFR, or faxed RFR) reimbursement be direct deposited into their personal account?

Yes, they need to visit MyCash Manager in MyTASC to elect Automatic Transfer to a bank account. Then every time MyCash reimbursement funds become available, they will automatically transfer to the selected bank account.

If a Participant has not elected Automatic Transfer via bank account (direct deposit), all reimbursements will be deposited into the MyCash account where they will be accessible via a TASC Card signature debit transaction or ATM withdrawal, or transfer. Participants may transfer funds from their cash account in four different ways:

- (1) Quick Transfer: a single, instant transfer with no bank account details saved unless a saved bank account is selected.
- (2) One Time Transfer: a single transfer scheduled in advance using saved or new bank account details, based on a date or an amount.
- (3) Recurring Transfer: multiple transfers scheduled in advance using saved or new bank account details, based on date or amount.
- (4) Automatic Transfer: repeated transfers scheduled to occur to a selected bank account every time funds enter MyCash (same as direct deposit).