

Frequently Asked Questions

Employees

CARD ISSUING

How do I obtain a TASC Card?

You need do nothing. Once your employer elects the TASC Card feature, a card will be sent to you automatically at your address on file in MyTASC.

Who can obtain a TASC Card?

If you participate in your employer's Plan and your employer has selected the TASC Card feature, you will receive a TASC Card automatically; your eligible dependent(s) may apply for dependent TASC cards. To request a card for your dependent, log in to your MyTASC account and click TASC Card Management, Issue Dependent Card, and follow the prompts.

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

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.

I received a new TASC Card. Must I activate it?

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.

How long is my TASC Card good for?

Your TASC Card is good for four years. So hang on to it! Even if you deplete this year's funds, you'll be able to use the TASC Card again next year when you re-enroll in your Plan. *NOTE:* If you throw out or lose your card before it expires, the standard \$10 reissue fee will apply.

How many cards can a person order?

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

What do I do if my card is damaged?

You may request to have your TASC Card reissued. You may do this in one of three ways: (1) Online, from the TASC Card Management section of MyTASC, (2) Online, by

submitting a MyService Request by clicking *Contact Us* in MyTASC or (3) Via the phone by calling Customer Care at 1-800-422-4661. A \$10 fee is charged for replacing a damaged card.

What if my TASC Card is lost or stolen?

- It is important that you monitor your transactions and report any suspected fraud (within 10 days) to TASC through the *Contact Us* feature in MyTASC or by calling Customer Care at 1-800-422-4661.
- Once reported, the lost/stolen card is deactivated immediately.
- You may request that your TASC Card be reissued. You may do this in one of three ways: (1) Online, from the TASC Card Management section of MyTASC, (2) Online, by submitting a MyService Request by clicking *Contact Us* in MyTASC, or (3) Via the phone by calling Customer Care at 1-800-422-4661.

A \$10 fee is charged for replacing a lost or stolen card.

How do I cancel my TASC Card?

You may cancel your TASC Card through the *Contact Us* feature in MyTASC or by calling our Customer Care Center at 1-800-422-4661.

CARD FUNDING

How do I get money in my benefits account—MyBenefits?

When you participate in the employee benefit Plan, such as a Flexible Spending Account (FSA), Health Savings Account (HSA), or Health Reimbursement Arrangement (HRA) offered by your employer, you and/or your employer make an annual benefit election. The benefit may be funded by your employer, as is the case with an HRA, or it may be funded entirely by you through payroll deduction, as is the case with an FSA or HSA.

How do I get money in my cash account—MyCash?

If you pay for an eligible healthcare expense without using your TASC Card, your claim will be reimbursed directly to your MyCash account. Funds in MyCash may be accessed with the swipe of the TASC Card, withdrawn at an ATM, or transferred to a personal account. Funds in MyCash are not tied to any type of Plan year and do not expire. The ability for a card holder to transfer personal money *into* the MyCash account is included in the vision for the card but is not currently available.

How long does it take to receive a reimbursement in MyCash?

Claims are processed daily (except Saturday), so a reimbursement should post to your MyCash account within 48-72 hours following the submission of a complete and accurate reimbursement request (online, MyTASC Mobile, or fax submittal).

How do merchant refunds process with the addition of MyCash?

Refunds are not identified by benefit type when presented to TASC for processing; therefore, all refunds are posted to the MyCash balance. This prevents MyCash refunds from posting to the MyBenefits (FSA) account which limits their use to eligible

healthcare expenses. If the refund is actually for an eligible benefits expense and you have a receipt, you may contact TASC at 1-800-422-4661 to request a transfer to your MyBenefits account.

ACCOUNT MANAGEMENT

How do I change or update my personal information?

The easiest way to update your profile is to visit MyTASC (www.tasconline.com) and click *Profile*. You may also contact Customer Care at 1-800-422-4661.

How do I view my account activity?

Free online account access is available 24/7/365 at MyTASC (www.tasconline.com) and MyTASC Mobile. From your account, you can view charges, transfer funds, and more. Click MyCash Manager to view MyCash reimbursements, signature debit transactions, ATM withdrawals, and transfers. You can easily track your spending with our online tools! From your MyTASC account (click *Profile*), you can sign up for free email and text message alerts of requests for reimbursements, payments, account balances, and more.

How do I check my account balances?

- You can check your MyBenefits account balances from your MyTASC account, Account Management (www.tasconline.com), MyTASC Mobile, or via TASC's Interactive Voice Response (IVR) system (1-800-422-4661).
- You can check your MyCash account balance from your MyTASC account (www.tasconline.com) by clicking the MyCash Manager link.
- To receive verification that we have received your Requests for Reimbursement, VeriFlex substantiation documentation, and fund disbursements, simply sign up for TASC's automatic email or text notification service (from your MyTASC *Profile*).

Can I set up email alerts when reimbursements are added to MyCash?

Yes. To do so visit MyTASC (www.tasconline.com) and click *Profile*.

Will I receive a paper statement?

No. Your account history is available in an environmentally friendly form on MyTASC; you may print this information as needed.

Can I dispute a transaction on my TASC Card?

Yes. If a transaction is in question, please contact TASC promptly to determine appropriate action. TASC has a solid dispute process established with MasterCard, with strict guidelines about the timeframe required in which to submit disputes.

Can my TASC Card have a negative balance?

No. Expenditures cannot exceed the account balance. If the amount due exceeds the balance in your account, you must use another payment method to pay the difference.

NOTE: In the *rare* event of merchant error or misconduct that results in a negative balance, your card will be temporarily deactivated immediately and you will be notified of the required corrective action. You should be aware of your available balance when using the card. You are liable for any negative balance (except for fraudulent transactions).

USING YOUR TASC CARD

Where can I use my TASC Card?

MyBenefits: Your 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 your 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 you shop at a retailer with IIAS, your 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: You may access your MyCash funds with the swipe of your TASC Card at any merchant that accepts MasterCard, Maestro, and NYCE cards. You may also withdraw your funds at an ATM with a PIN. From MyCash Manager, you 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 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.

The TASC Card is smart! Just swipe your TASC Card when making a purchase and the card will automatically determine the following: (1) how you are using your 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 you are purchasing, and (3) which account to use, whether MyBenefits or MyCash, or a combination of both.

When using signature debit, you 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, simply contact TASC as soon as you become aware of the inaccuracy so corrective action may be initiated.

What if there's not enough money in my cash account to cover my purchase?

Some merchants are able to charge the card for less than the full purchase amount, and can authorize the partial payment deduction from your MyBenefits and MyCash accounts. In such a scenario, you must then use an alternate method of payment to cover the remaining amount. In most cases, when funds are insufficient to cover the full amount, the entire transaction will simply be denied.

If a medically eligible transaction is denied, or if for some other reason you cannot use the TASC Card, simply use an alternate method to pay for the purchase and submit a Request for Reimbursement Form along with receipt(s). You'll then be reimbursed for the eligible expenses, as a credit to the MyCash account.

Do I need to save my receipts?

Yes. Please save all itemized receipts related to your benefits account(s) purchases. For some expenses, TASC or the IRS may require additional information, including receipts, to verify eligibility of the expense. Besides saving all receipts, be sure to provide them promptly (via fax or mail) when requested. If you fail to submit documentation when requested, TASC will be forced to declare those expenses ineligible—and you'll have to reimburse your account. Furthermore, you could jeopardize the tax-exempt status of your account and lose access to your TASC Card.

Can I use my TASC Card at the ATM?

Yes, if you have funds available your MyCash account. Keep in mind that ATM/bank fees may apply. (The Bancorp Bank is the sponsor of the TASC Card.) At an ATM, withdraw from "savings." You may only withdraw up to \$500 per day (if available in your MyCash account), and most ATMs have a \$200 per transaction limit. This link can be used to locate surcharge-free ATMs: <http://www.allpointnetwork.com/allpoint.html>.

Can I add personal funds to my TASC Card?

No, not at this time, but this feature is currently being developed.

FEES

What fees are associated with TASC Card?

You are not charged for a signature debit transaction to access your healthcare account (MyBenefits) or your cash account (MyCash). Conversely, if you access your cash account using an ATM, you will likely be charged ATM/bank fees. (This link can be used to locate surcharge-free ATMs: <http://www.allpointnetwork.com/allpoint.html>.)

If I terminate with my employer, can I continue to use my TASC Card?

The answer varies. If you terminate, you can continue to use your TASC Card during the standard grace period. When the grace period ends:

- your MyBenefits account will be discontinued.
- your MyCash account will remain available to you through the TASC Card as long as a balance remains in that account. (A \$5 monthly card convenience fee begins after the 90-day grace period.)

CARD OPERATIONS

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

Yes. PINs are required for cash purse ATM use. Participants who plan to use the TASC Card at ATMs must first contact TASC for a PIN (visit MyTASC at www.tasconline.com and click TASC 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.”

Am I notified when a cash reimbursement is made from my TASC Card?

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

How do I know what funds are available in each of my accounts?

You may verify the balance in your 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.

What happens if I terminate and funds remain in my 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 withdraws a \$5 monthly service charge from the account for continued TASC Card use. You should spend, transfer, or withdraw your funds within 90 days of termination to avoid the fee. Or if you enjoy MyCash access via the TASC Card, you may keep the card 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. Simply visit MyCash Manager to sign up for Automatic Transfer (via bank account) and you will receive reimbursements via direct deposit to a personal bank account of your choice. You can change your transfer options at any time from MyCash Manager. For example, you may set a Recurring Transfer to occur on the first day of each month; then you are able to access MyCash funds via your TASC Card at a merchant or ATM until the scheduled transfer is completed. Selecting a transfer type other than Automatic gives you more flexibility in accessing your MyCash funds.

Can I transfer funds from the MyCash account to a personal savings or checking account?

Yes. You may transfer money from your MyCash account to a personal bank account of your choice. All reimbursements will be deposited into the MyCash account where they will be accessible in three ways: (1) swipe of the TASC Card (2) ATM withdrawal, or (3) transfer to a personal bank account. Funds will remain in MyCash until spent, withdrawn, or transferred. 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).

Will paper reimbursement checks be discontinued?

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

If you do not have a TASC Card for your benefits account, you will receive a TASC Card with exclusive MyCash access; no benefits account access will be available per your employer's election. Reimbursement funds will be deposited in MyCash and you 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.

Is there a limit to how much you can transfer from your MyCash account to your bank account?

Transfers are limited to the available balance in MyCash at the time of the transfer. If you receive a \$2,000 reimbursement to your MyCash account, you may transfer the full \$2,000 in a single transfer transaction if preferred.

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

Yes, simply visit your 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.