Important: Download and complete the Plan Amendment process as instructed below and attach the Adopted Plan Amendment to your Plan Document. Do not send the Amendment to TASC as you must retain your Plan Documents.

Adoption: In order to provide pre-tax benefits under Code 125 a written Plan Document must be in place and “adopted” by the employer. As such, any subsequent changes to the Plan must be detailed by the employer in an Amendment and adopted as well. A person authorized by the corporate charter or bylaws must complete the designated section in each Plan Amendment.

Customization: The Plan Amendments described below are intended to comply with IRS requirements. These Amendments include the terms and administrative features that are recommended by TASC and encompass the vast majority of employer plans. If your Plan terms extend beyond those defined in the Plan Amendments described below, you may incorporate the additional terms added or request that TASC provide a Customized Plan Amendment. A fee is typically associated with customizing Plan Amendments.

Exceptions to Online Amendments:
- For HSA Plan Amendments: Additional fees apply. Contact your Provider or Customer Care at 1-800-422-4661 to initiate the change to your MyTASC account.
- For SIMPLE Plan Amendments: Email a copy of the completed amendment to newbusiness@tasconline.com or fax to 608-661-9638 to update your account on MyTASC.
- For mergers and acquisitions: Contact Customer Care at 1-800-422-4661. You should submit takeover information if another FSA Plan is transferring to your FSA Plan.

Completing a Plan Amendment upon Renewal:
The Amendment links provided are for the most commonly requested Plan Amendments. Keep in mind these Amendments are for changes that occur only after your Plan is in place and are completed at renewal time only. Follow the instructions below to complete a Plan Amendment Adoption.

1. Review these instructions and complete as instructed below for each Plan Amendment.
2. Download the applicable Amendment.
3. Sign the Adoption Agreement prior to the start date of the new Plan Year.
4. Attach the Adopted Plan Amendment to your Plan Document and retain for your records. Do not send the Amendment to TASC as you must retain the Plan Documents.
5. Change your MyTASC account and Plan settings as applicable.
6. Download the Summary Plan Description (SPD) and redistribute to all eligible employees. (TASC recommends downloading and redistributing the SPD at each renewal, regardless of a Plan change.)

Amendments:

Affiliate Employer: Use to add a newly acquired employer to your Plan. Please note, the IRS requires that the new Affiliate also adopt the Plan. Once the new employer has completed all sections of the Amendment, attach it to your Plan Document. Please note when there is a merger or acquisition, you may need to send takeover information to TASC. Contact Customer Care for details.

Benefits Change: Use to add or remove a qualified benefit included in your Plan. (Please note an HSA or SIMPLE health FSA can be removed via this Amendment only. To add one of those benefits, refer to the individual Amendment below.) If you have an existing HSA and are changing a benefit other than the HSA, contact Customer Care to request the Benefit Change Amendment that includes the HSA benefit.

MedFSA Carryover Amendment and Summary of Material Modification (SMM): Select this Amendment to allow Participants to carry up to $500 of unused health FSA funds into the next Plan Year’s Health FSA. Please note, when elected, the Health FSA may not have a Grace Period for that benefit. This Amendment also serves as an SMM to be distributed to your eligible employees notifying them of the change to your Plan.

Dependent Care Spend Down: Use to include this option in your Plan; allows terminated Participants to continue to incur and submit Dependent Care claims through the last day of the Plan Year. Please note, if included in your Plan the Dependent Care eligibility end date must be set manually for each termination.

Eligibility/Participation Change: Select this document to change your Plan’s eligibility or commencement of participation requirements. If your Plan’s...
employment requirements differ for class of employee you must establish separate plans.

**Plan Sponsor Change (EIN or Tax ID Change):** Select this Amendment to update the Plan Document when there is a new Plan Sponsor. Complete all sections indicated in both the Amendment and the Service Level Agreement Addendum. Please note, if this reflects a merger or acquisition, you should submit takeover information to TASC. In addition, for changes in an address, phone number, or banking information you must update your MyTASC account. Contact Customer Care for details.

**Grace Period:** Use to add a two and one-half month extension in which Participants may incur eligible expenses for the Health FSA, Dependent Care FSA, and Non-Employer Sponsored Premium (NESP) benefits. To add a Grace Period to your Plan, download the applicable grace period documents (Health FSA, Dependent Care FSA, and/or Non-Employer Sponsored Premium). If you elect the Carryover for your Health FSA, the Grace Period cannot be elected for that benefit. There is one Amendment for each benefit type. Complete and attach each Amendment to your Plan Document.

**MedFSA Carryover Opt-Out Amendment:** To remove the Health FSA Carryover option from your Plan, select this document.

**Health Savings Account (HSA) Addition:** Additional fees apply to add an HSA. Please contact your Provider or Customer Care to add this service. Attach a copy of the completed Plan Amendment to your Plan Document. (Do not attach the billing, financial or plan details information.) If you have no copy of the Amendment, contact Customer Care to request such and attach it to your Plan Document.

**Heart Act and the Health FSA:** Federal law allows a Military cash out of the Health FSA for Participants called to active duty. While inclusion in a Plan is optional, it is standard in the TASC online Summary Plan Description (SPD). If you choose not to include this in your Plan, you must have a manual SPD created. Additional fees may apply for the customized SPD.

**Limited Health FSA:** This Amendment applies to employers with an existing HSA only. Use the Amendment to modify an existing limited health FSA or to add a Full Health FSA to the Limited Health FSA at renewal. Indicate the type(s) of health FSA included in your plan, complete the adoption section and attach to your Plan Documents. (To add an HSA, contact your Provider or Customer Care.)

**Plan Year Change:** A Plan Year may be changed only when a valid business reason applies, such as aligning other Plans/benefits to one Plan Year or to incorporate a merger or acquisition. Use this Amendment to apply the new Plan Year dates and one-time short Plan Year dates, as applicable, and complete the Adoption Section.

**SIMPLE FSA (Uniform Percentage Contributions):** Select this document for a SIMPLE Health FSA that uses the uniform percentage method to determine the employer contribution amount. Complete all required information on page 1, page 2 (Article II) and page 5. Attach a copy of the document to your Plan Document and email a copy of the completed Amendment to newbusiness@tasconline.com or fax to 608-661-9638.

**SIMPLE FSA (Matching Contributions):** Contact Customer Care to elect a SIMPLE Health FSA with a matching employer contribution method.

**Exchange Change in Status Amendment:** Effective as of September 18, 2014, employers may add two new change in status events specific to Exchange coverage to their Cafeteria Plan. These new qualifying events allow your employees to revoke the employer offered group health plan to enroll in Exchange coverage under the events noted below.

- Exchange Event – a loss of eligibility under the terms of the Plan due to a reduction in hours (less than 30) – even when the employer allows the coverage to continue in effect during the ‘Stabilization Period’ to satisfy the Affordable Care Act coverage requirements.
- Exchange Event – Exchange enrollment during an Exchange open enrollment period or special enrollment period.

This Amendment is only applicable to your group health plan coverage (not applicable to the Medical Out-of-Pocket FSA). Amendments may be completed through the end of the employer’s 2015 Plan Year for a Plan Year that begins in 2014. However, no retroactive elections to revoke coverage are permissible.

To adopt the Amendment, a representative authorized to sign your Plan Documents must sign the Amendment to add the new qualifying events to your Plan. Once signed, file the Amendment with your Plan Documents (do not return to TASC) and communicate the change to your employees via your standard communication methods.
Transition Rule Change in Status Amendment and Summary of Material Modification (SMM): Effective on January 1, 2014, the Marketplace Exchange coverage under Health Care Reform becomes effective for persons who have pre-enrolled. Employers with a fiscal Plan Year may amend their 2013 Cafeteria Plan to allow employees to make a one-time change to their premium benefit to drop or elect employer coverage. Election changes must be prospective and are only applicable to the 2013 Plan Year. This amendment is retroactive to the beginning of the 2013 Plan Year and may be adopted through December 31, 2014. Employers adopting the amendment complete and retain page one for their records. Employers distribute the SMM only (page two) to eligible employees.

NEFSA Mid-Year Benefit Addition Amendment and Summary of Material Modification (SMM): To add a Non-Excepted Health FSA (NEFSA) to your Plan mid-year, select this Amendment.

An employer with a NEFSA is subject to the additional compliance requirements below.

- All terminated participants must be provided a COBRA notice; and
- Plan is subject to 18 months of COBRA; and
- Plan is subject to Patient-Centered Outcomes Research Institute (PCORI) Fees; and
- Provide Participants a Summary of Benefit Coverage (SBC); and
- The waiting period for the Plan cannot be greater than 90 days.

To help Employers with the additional compliance requirements, TASC has a generic NEFSA COBRA Notice and a generic template for the SBC that is available to the Employer upon request. Employers adopting the amendment complete and retain page one for their records. Employers distribute the SMM only (page two) to eligible employees.

NESP Mid-Year Benefit Addition Amendment: To add a Non-Employer Sponsored Premium (NESP) Benefit to your Plan mid-year, select this Amendment.

Changes That Do Not Require An Amendment

While some Plan changes require no Amendment, your MyTASC account and/or Plan information must be updated. In addition, the SPD will need to be redistributed to your eligible employees as soon as the change has been made. The following types of changes require no Amendment:

- Change in name, address, or phone number. (An Amendment is required to change Tax ID/EIN.)
- ERISA Plan Number (3 digit #)
- Annual amount maximum limit.
- Runout End Date.
- Runout End Date for Terminated Participants.
- Termination Type.
- Transportation Plan changes.