

TASC HRA Participant Reference Guide

A Participant's Guide to TASC Health Reimbursement Arrangement (HRA) Plans.

Welcome to TASC HRA! We are confident that you will appreciate the benefits of your Health Reimbursement Arrangement (HRA) Plan. This efficient Plan facilitates more choice in your healthcare planning and helps ensure more control of your own healthcare costs.

Your employer will provide you a written Summary Plan Description (SPD) and Summary of Benefits and Coverage, if required, outlining your Plan. Review the SPD to learn about your eligible benefits, Plan reimbursement design, Plan elected features (if applicable), and other important information.

If you are enrolled in a Qualified Small Employer HRA (QSEHRA), you will not receive a Summary of Benefits Coverage; instead, you will receive a Summary Plan Description. The QSEHRA is for small employers, under 50 employees, who do not offer any other group health plan. If your HRA is the only health plan you are offered, then you are enrolled in a QSEHRA. You can refer to the Qualified Small Employer HRA (QSEHRA) Section on page 3 of this guide for additional requirements.

How to Read your Summary Plan Description

Your SPD will detail the HRA deductible amount (if required), the Plan design, and the maximum amounts eligible for reimbursement.

- **Plan Year Dates** – The Plan Year is the time period during which you may incur expenses for your HRA Plan.
- **Runout in Days** – This is the time period during which you may submit claims for a Plan Year past that Plan Year's end date. For example, if your Plan Year is based on a calendar year, you have until March 31 of the new year to submit claims incurred in the previous Plan Year.

- **Plan Benefits**
 - o **Benefit types allowed for reimbursement:**

These expenses are typically tied to your health insurance plans (aside from those participating in a Qualified Small Employer HRA). Your SPD details which expenses are reimbursable through your HRA. Typical expenses include medical deductible, coinsurance, copay, and/or prescription expenses.
 - o **Reimbursement limits:**
 - HRA Plan designs limit reimbursement by coverage level; most Participants are enrolled with coverage that matches their level of medical plan coverage when applicable.
 - Participant's spouse and/or dependents must be covered under an employer sponsored group health plan to be eligible for reimbursement of incurred medical expenses from HRA Plan. (Not applicable for Qualified Small Employer HRA Plans.)
 - Qualified Small Employer HRAs are subject to an overall limit on annual contributions, as outlined in your SPD. Limits are pro-rated by month if an employee is not eligible for the Qualified Small Employer HRA for the entire year.
 - Visit www.tasconline.com/benefits-limits for annual contribution limits, which are subject to an annual cost of living adjustment.
 - The HRA deductible is the amount for which the Participant is responsible prior to any HRA reimbursement.
 - Participants must submit claims with substantiation for claims that apply to

the HRA deductible as well as for claims to be reimbursed per the HRA Plan design.

- Employer responsibility amounts (by percentage) are those amounts that your HRA Plan will cover for eligible expenses.
- Available Features (if applicable). The HRA Plan your employer selected may have additional features based on your Plan design and health plan insurance. Your SPD will detail any such features available to you.
 - o Claim ConneX – With TASC’s Claim ConneX feature, the unpaid portion of your claims from your healthcare provider are automatically routed to TASC for fast processing. No paperwork or action is required!
 - o TASC Card – If elected with an eligible Plan design, you will receive your benefits card(s) under separate cover. Please watch for this mailing to arrive in a plain white envelope—do not discard. If you do not receive your card, please notify your company’s Human Resources Department.

You may use your TASC Card for any eligible expenses that you incur within the parameters of the Plan and Plan Year dates. You may also submit claims via the online claim submission tool. Please note: When you use your TASC Card, the date of service of the charge will be the date of the card swipe. If you are paying for a claim with your card for a service that was incurred in a previous Plan Year, the expense will be taken from the current Plan Year balance.

Substantiation providing date of service and description of service will be required for debit card purchases not automatically approved by the Inventory Information Approval System (IIAS). Expenses paid via your card may not require any additional validation if they meet certain transaction requirements; you will receive a request for substantiation when required. If requested debit card substantiation is not submitted within a reasonable time, your TASC Card will be temporarily deactivated until the matter is resolved.

Claim Submission

To submit a claim, log in to your account at www.tasconline.com. Select File A Claim from the home page. Enter the claim information and upload valid documentation for each claim. Claims submitted without documentation will not be processed. For complete instructions, download the Online Request for Reimbursement Instructions at www.tasconline.com/tasc-hra-documents.

Substantiation Requirements (excluding Claim ConneX Participants)

All claims submitted to TASC HRA require claim substantiation. Claims submitted without substantiation will not be processed. Accepted claim substantiation documents:

- o Explanation of Benefits (EOB) – for deductible and coinsurance expenses, you will receive an EOB from your health plan insurance carrier. This document may be provided via a mailed paper format or online at their website. If you are submitting a claim for a deductible or coinsurance expense, you must submit an EOB with your claim.
- o Pharmacy receipt – for all prescription medication expenses, you must submit the pharmacy receipt with your claim. Cash register receipts will not be accepted.
- o Detailed receipt or statement – for copay expenses, a detailed receipt identifying the claimant, date of service, the amount of service, the name of the service provider, and the description of the service must be submitted with the claim.

Web Access

Participants are able to view their claim detail online at www.tasconline.com.

You will need access to your account to submit eligible claims and substantiation, set up direct deposit, review your HRA balance, review your claims history, and have a fast and accessible way to contact us through email. Please contact us today to get started.

NOTE: All Participants are obliged to maintain up-to-date contact information in their online account; this includes email and mailing addresses, and phone numbers. TASC periodically sends important Plan notifications (regarding balances, deadlines,

and/or Plan changes). We are not responsible for any consequences resulting from communications not received due to inaccurate contact information.

Qualified Small Employer HRA (QSEHRA)

You will receive a separate Qualified Small Employer HRA (QSEHRA) Notice that will explain three important requirements of your Plan:

1. The Notice will tell you the permitted benefit allowed under your HRA.
2. You will be required to present this notice to a healthcare exchange when you apply for the federal subsidy under the Affordable Care Act. The monthly subsidy will be reduced by an amount that is 1/12 of the permitted benefit under this plan.
3. Before a QSEHRA can reimburse an expense for any plan year, you must first provide proof that the individual whose expense will be reimbursed has Minimum Essential Coverage for the month during which the expense was incurred. If you do not maintain Minimum Essential Coverage as defined by the Affordable Care Act for any month, you will be subject to the ACA Individual Mandate Penalty due under Section 5000A of the ACA, and any reimbursement received from this HRA will be taxable income.

Direct Deposit Entry

For fastest reimbursement, log in to your account and set up your direct deposit reimbursement. To access this information, click Tools & Support. For complete instructions, download the Direct Deposit Set-up Instructions at www.tasconline.com/tasc-hra-documents.

