

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 MyTASC and obtain a TASC Card Request Form in the Participant Reference Guide on your account manager.

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.)

If I already have a TASC Card, will I receive a new card when MyCash goes live?

No. Current TASC cardholders will not receive a new card. Instead, TASC will "turn on" the cash account feature for existing cards. Cardholders will have access to the new MyCash account automatically, even if they don't use it (i.e. they elected to receive reimbursements through direct deposit instead). Persons without a TASC Card may request one: log in to MyTASC and obtain a TASC Card Request Form in the Participant Reference Guide on your account manager.

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?

Yes, for security purposes, newly issued TASC Cards require activation. To do so, visit www.tasccard.com/activate or login to MyTASC (www.tasconline.com), click *Claim Card Management*, then *Activate*, or call our Customer Care Center (1-800-422-4661).

Do I have to activate my TASC Card to use the cash account?

It depends. For those who already possess a TASC Card: MyCash will be activated on the card automatically, and you don't have to do anything. For those who receive a new TASC Card in the future, a few simple card activation steps are required: either visit www.tasccard.com/activate or login to MyTASC (www.tasconline.com), click *Claim*

Card Management, then *Activate*, or call our Customer Care Center (1-800-422-4661). Upon activation, you will have access to both accounts (MyBenefits and MyCash).

How long is my TASC Card good for?

Your TASC VISA Card is good for three 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 our Customer Care Center at 1-800-422-4661. A \$10 fee is charged for replacing a damaged card.

What if my TASC Card is lost or stolen?

- 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 our Customer Care Center at 1-800-422-4661.
- Once reported, the lost/stolen card is deactivated immediately.
- 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 our Customer Care Center (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 and have not signed up for direct deposit, your claim will be reimbursed directly to your MyCash 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 the day following submission of a claim (online 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 get started with a TASC Card?

New cardholders must activate their TASC Card: you may do so yourself through your MyTASC account (once logged in, click *Claim Card Management*, then *Activate*), or you may ask our Customer Care Center to do so (1-800-422-4661). Once activated, you are encouraged to use the TASC Card whenever you purchase an eligible expense under your Plan.

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 our Customer Care Center (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). From your account, you can view charges, transfer funds, and more. You can easily track your spending with our online tools. 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 (www.tasconline.com) 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 Account link within the TASC Card management section.
- 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.

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 VISA, 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: Your TASC Card MyCash account is designed to work at any merchant that accepts VISA. You may also withdraw your funds at an ATM with a PIN.

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 of your TASC Card or through direct deposit (if you have selected this option).

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 in the MyCash portion of your account. Keep in mind that ATM/bank fees may apply. At an ATM, withdraw from “savings.”

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.

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 open and available to you as long as a balance remains in that account. (A \$5 monthly convenience fee begins after the 90-day grace period.)

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 purse ATM use. Participants who plan to use the TASC Card at ATMs must first contact TASC for a PIN. 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 e-mail 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.

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

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

What happens if I terminate and funds remain in my cash account?

The MyCash account remains open 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. You should spend, transfer, or withdraw your funds within 90 days of termination to avoid the fee. Or if you enjoy your MyCash account, you may keep the 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 who sign up for direct deposit will continue to receive reimbursements via direct deposit. However, the new TASC Card provides Participants with more choice and control than with a direct deposit option, including faster reimbursements, cash transfers, and ATM withdrawals. Card holders may transfer funds from their cash account to an account of their choice. Future enhancements will include scheduling features for monies in the cash account to be regularly transferred into personal accounts of choice.

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

Yes. Participants may transfer money from their cash account to an account of their choice. Transfers are not scheduled or recurring; Participants will need to make a new request each time they want money transferred.

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.

Is there a limit to how much an employee can transfer from their MyCash account to their bank account? For example, if a Participant receives a \$2,000 reimbursement to their MyCash account on their TASC Card and they want to transfer that full amount to their personal checking account, can they transfer for the full \$2,000 in a single transfer transaction?

Yes. Funds that can be transferred out of the MyCash account and into a personal account are limited to the balance in the cash account at the time of transfer.

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, instead of depositing the reimbursement in their TASC Card's cash account?

Yes, if they have elected Direct Deposit as their preferred method of reimbursement. If they have not elected Direct Deposit, all reimbursements will be directed into the MyCash account of the TASC Card. Participants may transfer funds from their cash account in three different ways:

1. A one-time transfer of funds from their MyCash account to an account of their choice,
2. Set a scheduled direct deposit sweep to be done when their account balance reaches a certain dollar amount, or
3. Set a scheduled direct deposit sweep to be done at a certain time every month.

While this functionality may not be part of the initial implementation of MyCash, Participants that have already elected direct deposit will continue to receive their reimbursements via direct deposit.