



# Participant Reference Guide

## Welcome to FlexSystem and to the tax-saving benefits of a Section 125 Cafeteria Plan!

We hope you will find FlexSystem to be an efficient and valuable service. Our Participant Web Portal is referred to as FlexSystem throughout this Guide, which will walk you through the initial login process, how to use your TASC Card, how to request a reimbursement, and how to change your election(s), as well as how to use several other Participant web tools. Please retain this Guide for future reference.

If you have additional questions, please log in to <https://Partners.tasconline.com/TASC1PPT> or call TASC Customer Care at 608-243-8277 or toll-free at 877-933-3539.



### Here's what you'll find inside:

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## Online Account Management

TASC offers a variety of ways to manage your Flexible Spending Account (FSA). These include our online portal, the TASC Mobile application for Kindle, Android, and Apple devices.

### Initial Login

To access your online account, point your browser to

<https://Partners.tasconline.com/TASC1PPT>

Enter the TASC Username and Password provided in your *Welcome New Participant* email or letter.

If you did not receive the *Welcome New Participant* email or letter with access instructions, please call TASC Customer Care at:

**608-243-8277 (direct) or toll-free at 877-933-3539**

In the event you forget your Username and/or Password, click on the *Forgot Username* hyperlink or *Forgot Password* hyperlink and answer the security questions to reset your information.

If you need assistance accessing the Participant Portal or logging in, please contact TASC Customer Care for further assistance.

### Profile Settings

Select *Update Profile* to view and update contact and demographic information, including your phone number and email address.

All Participants are obligated to maintain up-to-date contact information in FlexSystem; 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.

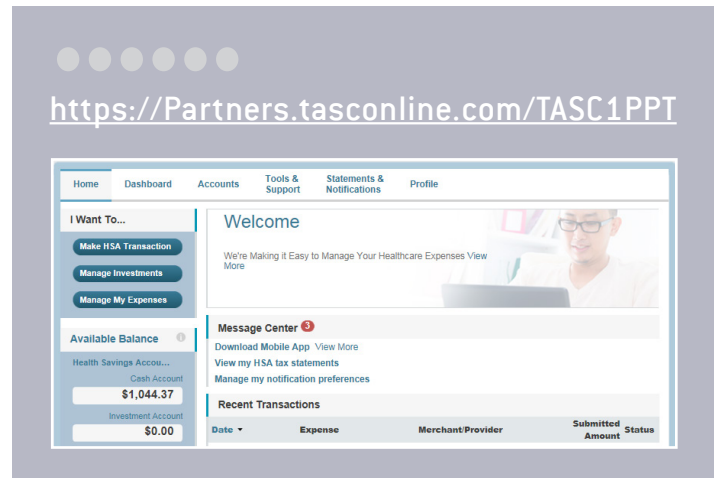
**Email and Text Notification** services are available. Sign-up to receive notifications concerning your reimbursement requests by clicking on the *Statements & Notifications* tab, then on the *Update Notification Preferences* link.

Only benefits-related emails specific to your account are emailed; no SPAM or other notifications are sent.

### Account Access

**Online Access:** A quick view of your current Plan Year elections and reimbursements can be found (in a graph format) on the *Home* tab.

For a detailed summary of your elections, claim submissions, reimbursements, and account balances click on the *Accounts* tab.



For a detailed listing of activity on your account; payroll deduction, claim submission and claim denials click on *Account Activity*.

Educational materials and resources are located on the *Tools & Support* tab.

**Mobile Access:** For the ultimate convenience, you can access your account information from anywhere, at any time with the TASC “eflex Benefits” Mobile app. And by using your phone or mobile device camera, you can submit a Request for Reimbursement along with any substantiation documents directly to FlexSystem.

To download the free TASC Mobile App, visit the Apple App Store or Android Market and search for “eflex Benefits”.

TASC Mobile runs on most Android-based phones and tablets, the Apple iPhone, iPad, and iPod Touch.

TASC Mobile provides fingertip access to the same features available through your online account.

Manage your account any time from anywhere with TASC Mobile.



### Employee Education Materials & Forms

Multiple flyers and forms are readily available online to help understand and manage your FlexSystem Plan:

- FSA Eligible Expenses Flyer
- Dependent Care FSA Qualifications
- Transit & Parking Benefit Flyer
- TASC Mobile App Flyer
- FSA Medical Carryover Flyer
- Grace Period Flyer

[www.tasconline.com/benefits-participant-materials](http://www.tasconline.com/benefits-participant-materials)



## The TASC Card

As a feature of FlexSystem you will be issued a benefits debit card (TASC Card) to facilitate the payment of eligible FSA expenses based on the funds available in your FlexSystem account(s):

- Healthcare FSA
- Dependent Care FSA
- Transit and/or Parking Accounts

Rather than paying out-of-pocket and waiting to be reimbursed, the TASC Card allows you to pay for eligible expenses when the service is provided (or when an eligible product is purchased).

When paying for an eligible expense, simply swipe your TASC Card at the point-of-purchase. The TASC Card automatically pays for and substantiates the expense. The amount of the expense is automatically deducted from your available FSA balance and paid directly to the authorized merchant.

Card purchases are limited to merchants who accept MasterCard, and also have an inventory information approval system (IIAS) in place to identify FSA-eligible purchases.

Although the TASC Card auto-substantiates most transactions, it is your responsibility to make sure your purchases are for qualified expenses. Remember to save your receipts and retain with your individual tax return documentation. In some cases, you may be required to submit receipts and/or any other related documentation.

### When Will You Receive Your Card?

You can expect to receive your TASC Card within two weeks of enrollment into the FlexSystem Plan. The TASC Card is generated in your name and mailed directly to your home address, along with the Cardholder Agreement.

Your TASC Card is good for three (3) years, so hang on to it! Even if you deplete your FSA funds for the Plan Year, you'll be able to use the TASC Card again next year when you re-enroll in your Plan.

### Additional TASC Card for Dependent

You may request one additional TASC Card for your spouse or dependent at no additional charge. A \$10.00 fee may apply for each subsequent TASC Card generated. This fee will be deducted from your FlexSystem account upon the issuance of the card(s).

#### To request an additional TASC Card:

1. Log in to your FlexSystem account (Participant Portal)
2. Click on the *Profile* tab to "Add Dependent"
3. Once the dependent has been added, click on *Banking/Cards* and select "Issue Card" next to the dependent(s) you wish to receive a TASC Card.



**For a lost or stolen TASC Card:** Report the lost/stolen card to TASC immediately and request a replacement card online via the Participant Portal:

1. Go to *Profile* tab and select *Banking Cards* in left menu.
2. Click on *Report Lost/Stolen* under *Debit Cards* section and complete the requested information.
3. Go back to *Banking Cards* to select *Order Replacement* and complete the requested information. A reissue fee will be deducted from your FSA account balance.

## Requesting Reimbursement (File a Claim)

If you pay for an eligible expense without the TASC Card, simply request for reimbursement via one of the following methods:

- TASC Mobile App
- Online Participant Portal
- Fax or mail a completed **Claim Reimbursement Form** with substantiation to TASC FlexSystem

You may request reimbursement any time a qualified expense has been incurred. The service related to the expense needs only to have taken place; it need not be paid before requesting reimbursement.

### File a Claim - TASC Mobile App

The TASC Mobile app provides the simplest and quickest method to request a reimbursement. Simply enter the required information as prompted and attach your receipt to the Claim by taking a photo using your mobile device camera.

### File a Claim - Online Portal

It's easy to file a claim for reimbursement (with substantiation) online. Follow these steps:

1. Log in to the Participant Portal and click "File a Claim"
2. Enter all required information (Start Date of Service, End Date of Service, Amount, Provider, Category, Type, Recipient, Miles)
3. Click "Upload Valid Documentation" to attach receipts
4. Review your request carefully to ensure its accuracy
5. Select "Add Another" to enter additional requests, or click *Submit*

### File a Claim - Mail or Fax

Complete a **Claim Reimbursement Form** and submit with substantiation to TASC. Download the form at:

[www.tasconline.com/benefits-participant-materials](http://www.tasconline.com/benefits-participant-materials)

## Eligible Expenses for Reimbursement

To qualify for reimbursement, expenses must be:

- (a) incurred during the applicable Plan Year,
- (b) incurred by eligible Plan Participants,
- (c) not reimbursed previously under this or any other benefits plan, and
- d) not claimed as an income tax deduction.

It is your responsibility to comply with these guidelines and to avoid submitting duplicate or ineligible claims.

For a list of eligible FSA expenses, refer to the **Eligible Expenses Flyer** located at:

[www.tasconline.com/benefits-participant-materials](http://www.tasconline.com/benefits-participant-materials)

## Reimbursement/Claim Processing

Claims for reimbursement are processed daily. Once a request is reviewed and approved, a reimbursement is issued via direct deposit or check.

**Medical** out-of-pocket expenses will be reimbursed up to your total Plan Year election, less prior reimbursements.

For other FSA benefits, the account must contain sufficient funds for reimbursement. If funds are insufficient in the account, reimbursement will be limited to that particular account's balance. The outstanding balance of the request will be pended until additional deposits are received (when applicable), at which time an additional reimbursement will be initiated.



## Direct Deposit Setup

To establish direct deposit to a personal bank account, log in to your FlexSystem account and click the *Profile* tab > *Banking/Cards* > *Add Bank Account*.

Remember to verify receipt of deposits before writing checks against expected payments. TASC is not responsible for any bank fees associated with overdraft charges.

## Managing Your Claims/Requests

To view your submitted claims for reimbursement and payment status, click the *Accounts* tab > *Claims*.

You can also obtain this information from your mobile device using the TASC Mobile App.

## Benefits and Change of Elections

The laws governing FSA Plans generally do not allow changes to benefit elections during a Plan Year. Your elections are irrevocable and any balance remaining in your account at the close of the Plan Year is forfeited (refer to your Plan-specific details if a Grace Period or Carryover is included).

The irrevocable election rule does not apply under certain circumstances. You may change your election

during the Plan Year under only certain circumstances, and only within 30 days of the qualifying event.

For example, if you get married or divorced, have a child, or experience a change in work status, you may be able to make a change of elections. (See your employer for a list of circumstances and the appropriate form to use.)

**Parking and/or Transit Accounts** may be updated on a monthly basis for the upcoming month and submitted to TASC from your employer.

## Plan Year-End & Carryover

One of the following two options may be available for your Health FSA Plan (not both):

**(1) Transitional Period:** After Plan Year-end, some Plans allow Participants to incur and/or submit expenses during a "transitional/grace period."

Check with your employer for Plan-specific details. The Plan Year is officially closed following a transitional period, or sooner, if directed by your employer.

**(2) Carryover:** Carryover allows you to carry a portion of your unused **Health FSA** balance to the next Plan Year (up to the maximum Carryover amount for your Plan).

Check with your employer for Plan-specific details. If your Plan offers Carryover, it may be set at less than the annual \$500 maximum.



The Carryover process moves those funds automatically after the Plan Year officially closes. If you need funds earlier, log in to your FlexSystem account after the new Plan Year begins and select "Carryover Funds Now" to manually move your funds into the new Plan Year.

## Re-Enrollment

Near the end of the Plan Year, you will have the opportunity to re-enroll in your FlexSystem Plan. Please check with your employer regarding your specific re-enrollment procedure.

When you re-enroll in the **Health FSA**, be sure to consider if you have any Carryover funds when you determine your new annual election. Any funds that carryover will be added to your available Health FSA balance to use for eligible expenses in the new Plan Year, which may affect how much you choose to contribute.

## Use it-or-Lose it Rule

Any unused funds in your Health FSA (exceeding your Carryover maximum) and Dependent Care FSA at the end of the Plan Year are forfeited to your employer. It is important to monitor your FlexSystem account balances before the end of the Plan Year to ensure they are depleted (schedule medical/dental care visits, refill prescriptions, purchase eligible over-the-counter supplies, etc.).