Participant Reference Guide

Universal Benefit Account

GETTING STARTED

WELCOME TO TASC!

This guide is designed for individuals like you who are participating in the benefit plans that make up their employer's Universal Benefit Account® offering with TASC.

As a participant, this guide will walk you through:

- MyTASC, our groundbreaking benefits administration platform, from the initial sign-up steps to navigating your benefits on the web or in the TASC mobile app.
- Your TASC Card®, the preferred way to access your benefit account funds.
- Requesting reimbursement and managing MyCash.

If you have questions, go to **SUPPORT › CONTACT US** in MyTASC or in the app to submit a support request, or contact Customer Care by calling one of the numbers listed below.

TASC also offers an **Interactive Voice Response** (IVR) phone system so you can easily check your account balance or recent transactions and obtain other account information at any time.

QUESTIONS?

- Call **608-241-1900** or (toll-free) **800-422-4661** for Customer Care Monday - Friday from 8:00 AM - 5:00 PM (all time zones) or 24/7 for automated IVR information.
- Go to **SUPPORT › CONTACT US** in MyTASC or in the app.
- Visit our website for materials, resources, videos and more.

Go to www.tasconline.com/uba
or scan the QR code above!

How do I request a reimbursement? [p.8]

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ACCESSING YOUR ACCOUNT

SIGN UP

To establish access to your TASC account, you must complete the following sign-up steps.

1. Go to www.tasconline.com and click the **LOG IN** button on the menu bar, then select the **INDIVIDUAL/EMPLOYEE** option. This will bring you to the **SIGN IN** page.
2. On that page, find the **FIRST TIME HERE?** prompt. Below that, click **SIGN UP**.
3. Enter the email address that you have on file with your employer or plan sponsor. Then create a password.

▸ *If the address you enter is not recognized, contact your employer or plan sponsor to request that they add your preferred email to your TASC account. To complete the sign-up steps, you will also need your 12-digit TASC ID, which you can find in your welcome email or on the back of your TASC Card.*

4. Check your email for a 6-digit verification code. Enter that code to verify your address.
5. To ensure the safety of their information and funds, TASC requires all users to enable **Two-Factor Authentication (2FA)** by entering and verifying a mobile phone number. For the initial signup process, TASC will send a verification code to your email address. Enter the six-digit code and click **VERIFY**.
6. Read through and agree to the **Terms of Use**.

Congratulations! You have successfully signed up. You can now sign in and manage your benefits.

SIGN IN

After you complete the initial sign-up steps, you can sign in with your username and password on the web, or download the TASC mobile app for iPhone or Android to manage your benefits on the go!

Biometric Security

For added security, mobile app users should enable the biometric security settings available on their device, like Apple's Face ID for iPhone.

Go to **SETTINGS › SIGN IN & SECURITY** to manage these settings in MyTASC or in the app.

SECURITY TIPS

Passwords

- Always use a strong password.
- Change your password regularly.
- Don't reuse passwords from other accounts.

Sign In Options

- Avoid using the **Remember Me** option, especially on a mobile device.
- Don't use the **Show Password** option if you're in public.

Go to www.tasconline.com/mobile or scan the QR code above!

GET THE TASC MOBILE APP

Download on the App Store

GET IT ON Google Play

ONE EXPERIENCE

MyTASC provides a seamless and unified experience across multiple channels, with a consistent look and feel and a smart, integrated approach. Start on one device and pick up right where you left off on another.

OVERVIEW

This is your home screen in MyTASC and in the app. This screen will show your MyCash balance, your open benefit accounts with the available balances for each, and recent transactions, plus menu options at the top *(Web)* or bottom *(Mobile)* of the screen.

ACCOUNTS

Select this menu option and choose any of your open benefit accounts to see what's covered, contribution information, and an account summary including deadline dates for spending and submitting requests for that account.

You can also review your closed benefit accounts from this area, if applicable.

TRANSACTIONS

Under this menu option, you'll find all your transactions listed, with the most recent ones at the top. Each entry will show the date and amount, the corresponding account name, and the status. Click or tap an entry to view additional details including attached verification documentation.

You can filter the list by date or benefit account, or select a specific type (contributions, expenditures, donations, MyCash, etc.) from the menu to view only those transactions.

Receipt Vault

Your Receipt Vault lets you securely store and manage bills, receipts and other documents needed for reimbursement. The Receipt Vault enhances and streamlines the reimbursement request process by allowing you to easily attach materials you've stored to any request.

Upload documents into your Receipt Vault with the TASC mobile app by taking a photo with your device camera, or scan your materials and upload them in MyTASC on the web. Anything that you upload to your Receipt Vault remains there for you to use until you delete it.

TASC WALLET

This convenient organizer offers mobile and web access to the TASC Card. You can request a new card, access your card history, report a lost or stolen card, create a PIN, and request an additional card for a spouse/ dependent.

Card Holder *(Mobile)*

People store many types of cards in their physical wallet—for their health insurance, their vision plan, even for their gym membership.

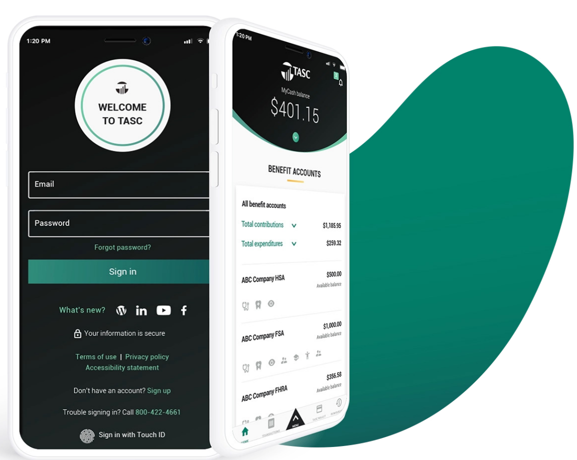
It can be challenging to locate a particular card when you need it. Similar to the Receipt Vault, the Card Holder feature provides participants with a secure location to store images of the cards they would otherwise need to carry in their physical wallet for convenient access at any time.

1. In the **TASC WALLET**, select the **CARD HOLDER** option.
2. Tap **ADD NEW CARD**.
3. This will automatically open your device camera so you can take a photo of the front and back of your card.
4. Tap **SAVE**.

Lock/Unlock

If your TASC Card is lost or stolen, you can quickly disable it by using the Lock Card function. Go to your **TASC WALLET** and select your TASC Card, then click or tap **LOCK CARD**. (Pending transactions settle normally.)

When you find your TASC Card, simply unlock it and you can use it once more.



ALERTS

To make managing your benefits easier, TASC sends you updates on transactions and other important activity on your account in MyTASC and in the app.

Go to **ALERTS** *(Web)* or tap the icon *(Mobile)* to read these messages and stay informed about recent activity.

SETTINGS

Profile

Make updates to your demographic information on file here, like your phone number or home address. Some details, like your email address, can only be updated through your employer.

Bank Accounts

Link a new bank account to use for MyCash transfers and TASC GiveBack Benefits, or manage your existing bank accounts on file.

Click **LINK NEW BANK ACCOUNT** *(Web)* and enter your account information, then click **LINK**. In the app, you can enter this info manually or add an account automatically using your device camera and a check image.

Dependents

Add or edit your spouse and/or dependents here so you can easily request a reimbursement for expenses they incur or order a new TASC Card in their name.

Sign In & Security

Change your password, update your 2FA settings *(Web and Mobile)* and manage biometric security settings *(Mobile)*.

SUPPORT

The preferred method for contacting TASC is via a secure, online support request. Submitting a support request allows you to get help on a variety of topics, upload attachments for reference, and communicate back and forth with our Customer Care team.

Support Requests

Similar to your Transactions tab, selecting the Support Requests option will show you a list of all your submitted support requests. You can filter or sort this list by date and select any entry to view additional details for that submission.

Contact Us

Contact Customer Care for assistance regarding your TASC account by creating a new support request.

1. Select your **OFFERING TYPE** (General Information, Benefit Plans, Giving; other options may be available).
2. Select the **TOPIC** that best fits your question.
3. Use the **TELL US MORE...** menu to focus your question on a specific sub-topic.
4. Enter your question or information about your request in the **DESCRIPTION**field.
5. Click **UPLOAD A FILE FOR REFERENCE** to attach any materials related to your request.
6. Click **SUBMIT**.

My Documents

When your employer uploads important documents related to your benefits, those are available for download in this area.

TASC CARD

THE TASC CARD

Your TASC Card is the preferred and most convenient method to access available account funds for all eligible expenses. It automatically pays for and verifies most eligible expenses at the point of purchase, eliminating the need to request reimbursement and wait for payment.

You will receive your TASC Card within 7 to 10 days of your initial enrollment. It will arrive at your home address, along with your Cardholder Agreement, in a plain white envelope. Your TASC Card is valid for four years and will be reissued at the beginning of the expiration month shown on the back. Even if you deplete the current year's funds, you can use the TASC Card the following year after you re-enroll.

If applicable, a digital TASC Card will be available to you for eligible expenses specific to your enrolled benefit accounts.

Smart Card

Our smart card technology allows you to use one card to access funds in all your benefit accounts. And not only does your TASC Card know which accounts to access for funds, it also knows in which order the accounts should be accessed when needing to pay for eligible expenses. You can even purchase benefit-eligible items and non-eligible items in the same transaction with MyCash.

If you do not have sufficient funds available in your benefit account to cover an expense, your MyCash balance will automatically be applied to the transaction, helping you avoid embarrassing declines at the register.

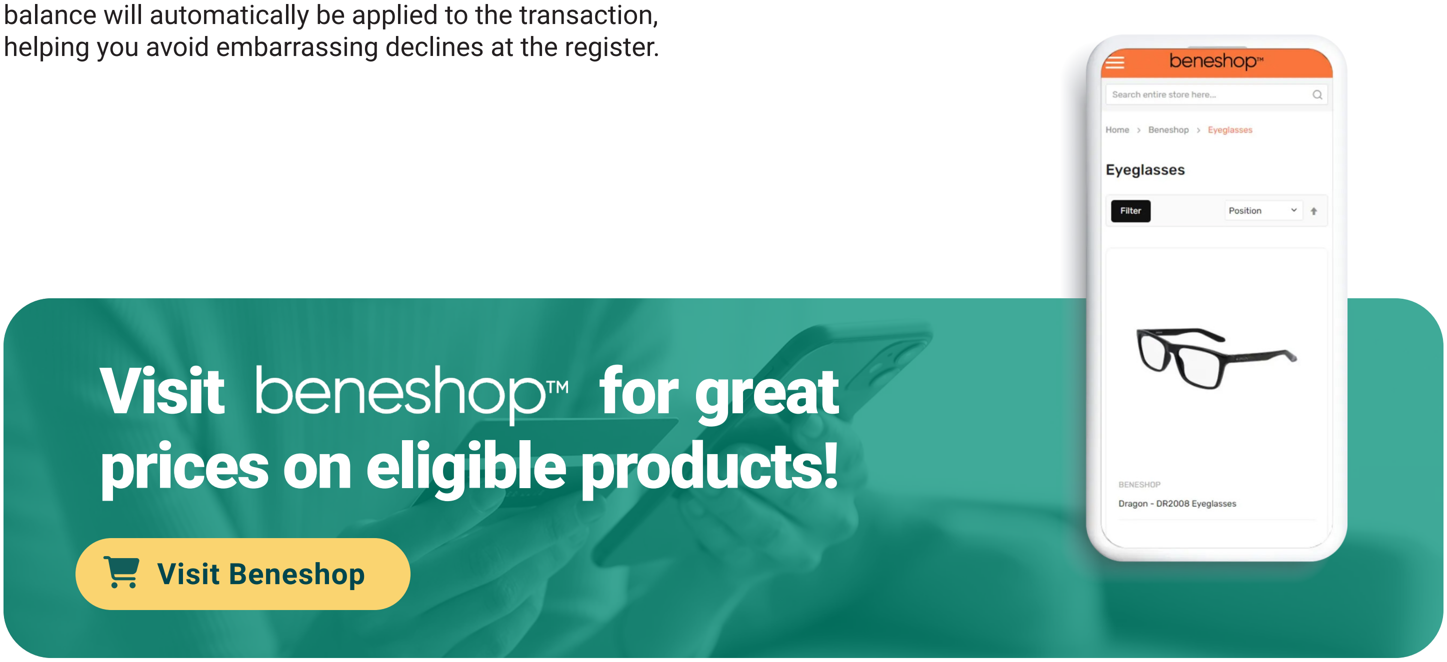
USING YOUR CARD

The TASC Card works like a typical debit card but is used as a credit card for all eligible expenses, based on the funds available in your benefit 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 using your TASC Card, the amount of the expense is automatically deducted from your available benefit account balance and paid directly to the authorized provider.

Remember to save your receipts, as you must retain records and documents to validate your TASC Card transactions, if requested. In some cases, TASC may require additional documentation regarding a TASC Card transaction. See VERIFICATION [p.9] for requirements.

You can use your TASC Card at merchants inside the U.S. who accept Mastercard and who also have an **Inventory Information Approval System (IIAS)** to identify eligible purchases. At the point of purchase, the IIAS automatically approves the purchase of eligible items, and payment is made automatically to the authorized merchant from your account.



MYCASH

WHAT IS MYCASH?

MyCash is an individual cash account that securely holds your reimbursement funds until you spend or move them.

When you request a reimbursement for a benefit account expense, funds are moved from your benefit account balance into your MyCash account, usually within 12 hours—faster than direct deposit!

Access your MyCash funds in any of the following ways:

- Swipe your TASC Card at a merchant that accepts Mastercard. (Individual merchant restrictions may apply.)
- Withdraw cash at ATM using your TASC Card. Request a PIN online or in the app.
- Transfer funds to a personal bank account.
- Transfer funds to any TASC GiveBack Benefits account.

MYCASH TRANSFERS

TASC's industry-exclusive MyCash tools let you make transfers when it's convenient for you! In MyTASC or in the app, transfer funds from MyCash to a personal bank account at any time, or set up a recurring schedule.

One-Time

1. Select the **MYCASH BALANCE** menu, then select **TRANSFER BALANCE**.
2. Select the bank account you would like the funds to be transferred to (or add a new account) and select **NEXT**.
3. Enter the transfer amount and select **NEXT**.
4. Review the transfer and select **SUBMIT**.

Recurring

1. Select the **MYCASH BALANCE** menu, then select **SCHEDULE A BALANCE TRANSFER**.
2. Select when you want the transfer to happen.
3. Select the bank account you would like the funds to be transferred to (or add a new account) and select **NEXT**.
4. Enter the transfer threshold (minimum $25) or date and select **NEXT**.
5. Review the schedule and select **SUBMIT**.

Funds are forwarded from your MyCash account to your bank within 48 to 72 hours of a completed submission.

Remember to verify receipt of deposits before writing checks against expected payments (check with your financial institution for availability of funds). TASC is not responsible if your bank account is assessed insufficient fund fees in anticipation of required deposits to cover requests for reimbursements.

Delete a Schedule

1. Select the MyCash balance menu, then select **MANAGE MYCASH TRANSFER SCHEDULES**.
2. Select the icon to delete your current schedule.

NO LONGER PARTICIPATING?

- TASC GiveBack Benefits never expire.
- Keep your TASC Card to access any remaining MyCash funds. You will be charged a $5 monthly Cash Account Access Service fee, deducted from your MyCash account each month until all funds are depleted.

REIMBURSEMENT REQUESTS

If you paid out of pocket for an eligible expense without using your TASC Card, you can request a reimbursement from your benefit account to pay yourself back. You may request reimbursement for:

- Expenses that are eligible for reimbursement from your benefit account. See www.tasconline.com/eligible-expenses for more information.
- Expenses incurred during your period of eligibility for the applicable plan year, including any grace period.
- Expenses incurred by eligible plan participants, i.e., you, your spouse and your eligible dependents.
- Expenses for which services have been provided, even if you have not paid for the service. Pre-payment for a future service that has yet to be provided is not eligible, however.
- Expenses that have not been previously reimbursed under any other benefit plan or claimed as a tax deduction.

To request a reimbursement, from the **OVERVIEW**, select the **REQUEST A REIMBURSEMENT** option. You may enter your request details manually and attach verification, or upload an image of a receipt and we will automatically capture your request details.

Enter Manually *(Web)*

1. Select who incurred the expense.
2. Select the expense date.
3. Select the expense type. (Options are determined based on your elected benefit accounts.)
4. Enter the expense amount, the merchant or provider name, and a description of the expense.
5. Attach verification.
6. Select **NEXT** to review your request, then **SUBMIT REIMBURSEMENT REQUEST**.

Upload a Receipt *(Web or Mobile)*

1. Select the **ATTACH VERIFICATION** button.
2. Upload an image of the receipt from your **RECEIPT VAULT**, choose from your photos or take a new photo of the receipt *(Mobile)* or upload from your computer *(Web)*.
3. Enter a description (optional) and select **NEXT**.
4. Review the request details and make any changes needed, then select **NEXT**.

Your reimbursement is deposited into your MyCash account. See MYCASH [p.7] for details.

PAY A PROVIDER

If you have an unpaid bill from a service provider for an eligible expense, TASC can pay the provider directly by issuing them a check from your benefit account.

1. From the **OVERVIEW**, click **PAY A PROVIDER** *(Web)* or open the **MENU** and tap **PAY THE PROVIDER**, then select **USE PICTURE TO PAY** *(Mobile)*.
2. Enter the expense details and provider info, then attach an image of the bill from your **RECEIPT VAULT** or upload from your computer *(Web)* or take a photo of the bill and enter the amount to be paid *(Mobile)*.
3. Select **NEXT** to review your request, then **SUBMIT**.

With this option, your provider gets a check from TASC as payment for your incurred expense. If you already paid out of pocket yourself, request a reimbursement instead.

REIMBURSEMENT PROCESSING

TASC processes reimbursement requests daily and payments are initiated within 48 to 72 hours of receipt of a complete and accurate reimbursement request. TASC deposits all reimbursements into your MyCash account, unless you elect otherwise.

Insufficient Funds

If funds in the benefit account are insufficient to cover the entire request, TASC will issue a reimbursement in the amount of your available balance. If sufficient additional benefit account funds become available, TASC will reimburse the balance.

Denied Reimbursement and Appeals

If your reimbursement request was denied, you will receive a Denial Notice describing the reason for the denial. Refer to your Summary Plan Description (SPD) for a summary of coverage provided under the benefit plan when reviewing your denial.

If all missing or additional information (including documentation required by your benefit plan) has been received by TASC and the denial reason described indicates the request is “ineligible” then you or your authorized representative may file an appeal in writing within 180 days of your receipt of the Denial Notice.

The written request must include the reason you feel this reimbursement request should be paid along with any additional documentation.

RULES & REQUIREMENTS

IRS regulations require that benefit account funds be used for eligible expenses only. By electing to have benefit account funds deducted pre-tax from your paycheck, it is your responsibility to comply with these guidelines and to avoid submitting duplicate or ineligible requests.

TASC helps by sending you email reminders or alerts to submit required verification for your transactions, and we make it easy for you to verify all transactions in MyTASC and the app.

If you receive direction from TASC that you need to provide required documentation to verify a TASC Card purchase or reimbursement request, follow these steps:

1. From the **OVERVIEW** *(Web)* or **MENU** *(Mobile)* click or tap **TRANSACTIONS** and select **TRANSACTIONS** again.
2. Filter by date and benefit account or scroll through the list. Transactions needing verification will have an **ATTACH VERIFICATION** button present; click or tap the button.
3. Take a photo of your receipt or other documentation *(Mobile)*, upload a file from your computer *(Web)* or attach an image from your **RECEIPT VAULT** *(Web or Mobile)*, then click or tap **DONE**.

VERIFICATION REQUIREMENTS

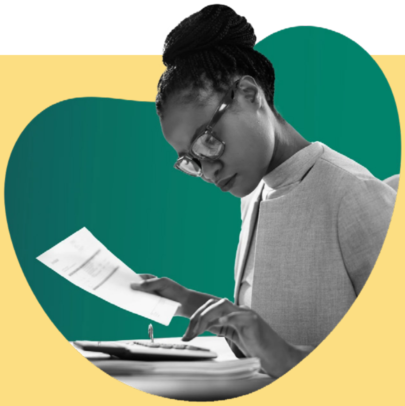
All reimbursement requests must be verified as eligible, meaning you must submit documentation from the provider or merchant or an Explanation of Benefits (EOB) from your insurance carrier that includes the following information:

- **The name of the person who incurred the expense.** This is you, or it may be your spouse or a dependent.
- **The expense date.** This is the date the service was provided, or when the expense was incurred. It's not necessarily the payment date, but it may be. See below for examples.
- **The expense type.** A description of the service provided or the items purchased. Credit card slips may not have this information, so ask for an itemized statement if that's the case.
- **The name of the provider or merchant.** This is typically shown on a bill, statement or EOB but is not always present on a receipt. Be sure to check.
- **The expense amount.** Your out-of-pocket cost or the amount owed after insurance. Ideally, this will be the same as your reimbursement request amount. If it is not, you may need to show your calculations (e.g., sales tax applied).

Note on International Expenses

For eligible expenses incurred while outside the U.S., whether you were on vacation or the primary purpose of the trip was to obtain care, you must include, in addition to the above:

- **A currency conversion.** This can be a screenshot from a website showing your expense amount in local currency and the exchange rate to U.S. Dollars.
- **An English translation of any verification documentation.** Using an online translation website or app is preferred.



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