



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 website is www.tasconline.com and is referred to as MyTASC throughout this Guide. This Guide will walk you through the initial login process, how to request a reimbursement, how to re-enroll, as well as how to use several other Participant web tools. Please retain this Guide for future reference. If you have additional questions, login to MyTASC and select Contact Us or call our Customer Care Center at 1-800-422-4661.

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Initial Access to MyTASC

A valid e-mail is required to access MyTASC. If you or your employer has provided an e-mail address upon your initial enrollment, you will receive an e-mail with a link that will take you into MyTASC. You will be asked to set your Password and once logged in, you may create your own Username. If you do not change your Username, it will remain as your 12-digit TASC ID, which you will find on your personalized Request for Reimbursement Form included with this Guide. (When entering your 12-digit TASC ID, you will need to enter the dashes.)

MyTASC requires a valid e-mail address to authenticate your account. If you do not have an e-mail address, you will need to obtain one and call our Customer Care Center to have it entered in your profile before accessing your account online. (Many e-mail hosting services are free, such as Gmail, Hotmail, Yahoo, etc.)

General MyTASC Web Navigation

Instructions are based on using Internet Explorer IE 6 or IE 7 Browser. Due to the type of development software used to build MyTASC, your internet browser may see it as a “pop-up.” First-time users may experience a “pop-up error” when attempting to login in to MyTASC. Typically, your browser allows you the opportunity to allow pop-ups for specific websites. Choose the option “Always allows pop-ups from this site” so you will not experience this pop-up error in the future. When launching MyTASC, you will experience a “Please wait while MyTASC is loading” screen. This is normal as the system may take several seconds to load. Lastly, the first time you login to MyTASC, you will encounter a one-time, brief confidentiality and security message. Simply click OK to proceed to MyTASC.

When navigating through the MyTASC system, you will notice there is no Back button on your internet browser. To navigate within MyTASC, use the “breadcrumbs” (Back to >> within the purple bar) which appear in the upper right-hand corner of the screen. For example, to return to the MyTASC homepage, click on the Back To >> Participant Manager link. When viewing any screen, you can sort the table view by alphabetical/numerical ascending or descending order by clicking on any column “header.”

“**Breadcrumbs**” show the screens you have visited and how to return to the main screen. (see below)



User Profile Settings (Username, Password, Account Notification)

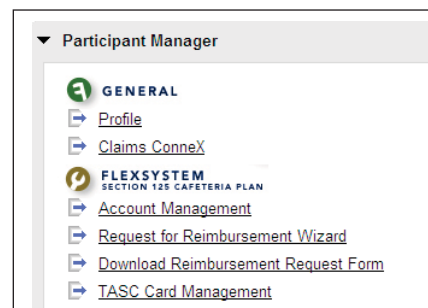
To access your profile settings, click on Profile from the Participant Manager page.

Usernames can be changed by clicking on Change next to the Username, enter your new Username and click Save. Usernames must be at least 10 characters and unique to our system. To avoid possible Username duplication, you may use your e-mail address for your new Username.

Passwords are changed by clicking on Change Password. An e-mail is sent to your e-mail address. Select the link in the e-mail and enter your new password. Passwords must be a minimum of eight characters and must contain at least one upper case letter, two lower case letters, and one number. Passwords will expire periodically.

E-mail and Text Notification services are available on MyTASC. Sign up to receive notifications concerning your account balances, reimbursement requests, and payments. Only benefit related e-mails specific to your account are e-mailed; no SPAM or other notifications are sent.

1. Enter your e-mail address and mobile number in the Profile page. (A valid e-mail address must be entered to receive text messages.) A message with a verification number will be sent to your e-mail address.
2. Enter the verification number in your Profile and select OK. The verification process must be completed to authenticate your settings.



3. Select from the Notifications listing how you want to be contacted (via e-mail or text message) for each option listed (check sent, direct deposit sent, MyCash deposit sent, Request For Reimbursement (RFR) Denied, RFR Received, Veriflex Received).

Request for Reimbursement Process

Along with this Guide, you received a personalized Request for Reimbursement Form. Additional forms may be downloaded from your Participant Manager page using the Download Reimbursement Request Form link. On the back of the Form are some valuable Reimbursement Tips (for faxed and mailed forms). For a fast, easy way to submit your requests, try our on-line Reimbursement for Request Wizard. From your Participant Manager page, simply select the Request for Reimbursement Wizard link and follow the instructions to enter your request.

Please note, if your employer has elected Claim ConneX and you are enrolled in Claim ConneX for your Medical Out-of-Pocket Flex Plan, your medical insurance provider automatically submits the unpaid portions of your medical claims to TASC for processing. Those claims will be automatically reimbursed to you from your Medical Out-of-Pocket Flex Plan. No action is required from you to receive reimbursement for those claims. In addition, if your employer's FlexSystem Plan has Reimbursement Ordering and you have a Medical Out-of-Pocket Flex Plan and a DirectPay Plan, requests submitted via the on-line Request for Reimbursement Wizard or via your medical insurance provider (Claim ConneX feature) will automatically be routed to your Plan that reimburses first and then to the Plan that reimburses second for processing.

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. Only submit Requests for Reimbursements that are (a) for eligible expenses incurred during the applicable Plan Year, (b) for eligible Plan Participants, and (c) for expenses that have not been previously reimbursed under this or any other benefit plan or claimed as an income tax deduction. It is your responsibility to comply with these guidelines and to avoid submitting duplicate or ineligible Requests for Reimbursement.

Requests for reimbursement are processed daily. Once a request is reviewed and approved, a reimbursement is issued. Actual receipt of the reimbursement depends on your available balance, the mail, and banking systems. For dependent care and non-employer sponsored insurance premium reimbursements, the account must contain sufficient funds for reimbursement. If there are insufficient funds in the account, reimbursement will be limited to that particular account's balance amount only. The outstanding balance of the request will remain as Pending until additional deposits are received, at which time an additional reimbursement will be initiated. Medical Out-of-Pocket expenses will be reimbursed up to your total Plan Year election less prior reimbursements.

On-Line Requests for Reimbursements

Submitting Requests for Reimbursement on-line is easy! Here are the simple steps you should follow:

1. Go to www.tasconline.com, login to access your account, and click 'Request for Reimbursement Wizard.'
2. Enter all required information (Service Date, Service Type, Amount Paid, Service Description, Service Provider, etc). Each expense incurred must be submitted individually. Do not combine several expenses into one total.
3. Before submitting the request, review your request carefully and correct any errors.
4. Be sure to review your contact and direct deposit information to confirm it is correct.
5. Remember to submit your receipts! To submit a receipt after submitting your on-line Request for Reimbursement, you may print a Veriflex Coversheet by selecting the Veriflex Coversheet link from your Reimbursements tab. Select the link associated with the appropriate Request ID.
6. After printing the VeriFlex Coversheet, assemble your documents. Copy your original receipts to an 8-1/2 x 11 sheet of paper. (Retain originals for your records.) Place the receipts for each expense on the VeriFlex Coversheet directly behind the Coversheet. If sending multiple Coversheets, each Coversheet must have its receipts placed directly behind the applicable VeriFlex Coversheet. If one receipt covers expenses on multiple VeriFlex Coversheets, make a copy of the receipt to submit behind each VeriFlex Coversheet. Remember to date and sign your forms. Unsigned forms will be declined.
7. Fax or mail the Coversheet and receipt(s) to FlexSystem. If faxing, please fax each Coversheet and its receipts separately.

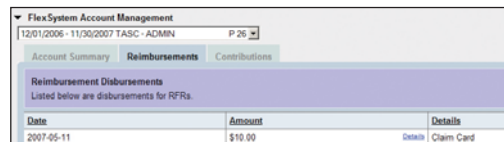
Managing Your Account

To view your submitted Requests for Reimbursements and payments, click on Account Management from the Participant Manager page. Click on the Reimbursements tab.

Payments are in the Reimbursement Disbursements section and show the date payment was initiated, the amount, and how payment was made (TASC Card, Direct Deposit, or MyCash Account).

Submitted Requests for Reimbursement are shown in the Submitted RFRs section. Use the Filter by Benefit drop down box to view requests for one specific benefit or to see all requests. This summary table shows the Submitted Date, Request ID, Requested Amount, Benefit type, Veriflex Status, Paid Status, and how the request was received. You may also sort within each column by clicking on the column title.

Reimbursement Disbursements



Date	Amount	Details
2007-05-11	\$10.00	Details Claim Card

To see more details, click on the Details link in the 'Request ID' column. This detail link provides you additional information about the individual request, including: Date of Service, Service Type, Service Description, and Provider Name.

Direct Deposit

Sign up for Direct Deposit to receive your reimbursements fast and avoid service fees that may be incurred with paper checks. (A \$30 fee is charged to the Participant for all replacement checks.) With Direct Deposit, funds are forwarded to your bank within 48 to 72 hours of a complete submission. Remember to verify receipt of deposits before writing checks against expected payments. TASC is not responsible for any bank fees associated with overdraft charges.

To setup or change your direct deposit, click on Direct Deposit Setup in the Participant Manager page. Click on Add New Account and enter your banking information. Click on Save.

TASC Card

Your employer may have elected the TASC Card feature for your Plan. The TASC Card looks like a typical debit card, but is used as a credit card for eligible medical, dependent daycare, or transportation expenses, based on the funds available in your account. 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 Plan's balance and paid directly to the authorized provider. Please remember to save your receipts as you must retain records and documents that support and validate your TASC Card transactions. In some cases, you may be required to submit receipts and/or any other related documentation. If a business does not accept the TASC Card, submit a request online (at www.tasconline.com), or mail or fax your paper request to the address on your Request for Reimbursement Form.

The TASC Card is requested for Participants as soon as the enrollment is approved. The card is generated in the name of the Participant and mailed directly to the Participant's home address along with the Cardholder Agreement. Activation instructions are provided with the card and Participants will need to activate the TASC card prior to their first use. (Participants may login to MyTASC, click TASC Card Management, then Activate, or may call our Customer Care Center at 1-800-422-4661.)

Account Summary

To view your current benefits and available funds, click on the Account Management link from the Participant Manager page. You will see a separate table for each benefit showing your available funds, annual election, total contributions, and total reimbursements. Also listed on this page is your period of eligibility, the last date reimbursement requests can be submitted (Runout Period End Date), and if applicable, the Grace Period End Date.

Select the Contributions tab to view individual contributions for your benefit elections. You may sort by one benefit or by all benefits with the Filter by Benefit drop down and select the Filter by Payroll Date to select one payroll. The Posted column indicates if contributions have been applied with a Yes or No.

Account balance information may also be retrieved via a text message. Enter your mobile number in your account profile and then send a text to 41411 with the message TASC BAL. Almost immediately, you will receive a text back with your current balance.

Change of Elections

You may change your election during the Plan Year only under 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 complete list of circumstances and the appropriate form to use.)

Plan Year End

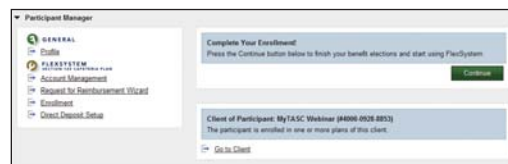
Typically there is a transitional period at the end of your Plan Year during which time you may be able to incur and/or submit expenses. Check with your employer for complete details on your Plan. The Plan Year is officially closed following a transitional period at the end of the Plan Year, or sooner if directed by your employer. Once closed, any unused funds are returned to your employer.

Near the end of the Plan Year, you will have the opportunity to re-enroll in your Flex Plan. Please check with your employer on your specific re-enrollment procedure. If your employer uses the FlexSystem online enrollment option for re-enrollment, please follow the instructions provided below to re-enroll in your Flex Plan.

How to re-enroll (If your employer allows on-line enrollment.)

1. Login to your account at www.tasconline.com.
2. On your Participant Manager page, a 'Complete Your Enrollment' message appears.
3. Click Continue and your Participant Enrollment page opens.
4. Under the 'Choose Plan to Enroll' message, select the Plan in which you are enrolling. If your employer has multiple Plans, you will see more than one Plan listed in this drop down box.
5. Elect the benefits which have been made available to you for this Plan by entering the dollar amounts you would like. (If you are declining a benefit election, check the box indicating this and click on the 'Submit' button.)
6. Enter your e-mail address (to receive e-mails on the status of your reimbursements), direct deposit information, mailing address, and click "Submit".

Complete Your Enrollment



**Note: Maximum Annual Elections that appear were set by your employer. If you attempt to enter a value greater than the allowed Maximum Annual Election, you will receive a pop-up message indicating one of your elections entered is too high.*

Additional TASC Card Request for Spouse or Dependent

If your employer offers the TASC Card, why not give your dependent the flexibility of their own TASC Card. The additional TASC Card offers your spouse or dependent the same convenience and advantages you enjoy! To request a TASC Card for your spouse or dependent, just complete sections 1, 2, and 3 below, sign and date the application and fax to 608-245-3623 for processing.



How is the TASC Card issued?

The TASC Card and a standard Cardholder Agreement will be mailed directly to your mailing address within 7–15 business days.

Can I have more than one additional TASC Card?

Each participant receives one additional card for their spouse or dependent free of charge. A \$10.00 fee will apply for each subsequent TASC Card generated. This fee will be deducted from your FlexSystem account upon the creation of the card(s). Each application may be used to request one additional card; subsequent requests will require additional applications.

Section 1: Participant Information

Employee Name (Last, First, MI)

Employee 12-digit TASC ID #

Employer Name

Employer 12-digit TASC ID #
(Optional)

Section 2: Spouse or Dependent Information

Spouse or Dependent Name (Last, First, MI)

Participant Authorization for an Additional Card

I understand that the above named individual will have access to my flexible spending account(s). I accept all responsibility for all TASC Card transactions incurred by the above named individual and for submitting the supporting documentation, as requested, for those TASC Card transactions. I acknowledge and agree that upon any inappropriate or fraudulent use of the TASC Card, or termination of employment, I will immediately return all TASC Cards issued for use against the account to my Employer.

Section 3: Agreement

- I hereby request an **Additional TASC Card** for the above named spouse or dependent. I understand and agree to the above authorization terms.

Participant Signature

Date