

TASC UNIVERSAL BENEFIT ACCOUNT®

PARTICIPANT REFERENCE GUIDE



About the Guide

This Participant Reference Guide will walk you through the TASC Universal Benefit Account® from initial access to account management to reimbursement requests and more. Please retain this Guide for future reference. If you have additional questions:

- Visit cttasc.com for forms, materials and other information.
- Log in to your account and select *Contact Us* to submit a support request.
- Call TASC Customer Care at 888-698-1429.

Accessing Your Account

Sign Up

1. To get started, go to cttasc.com.
2. Click the LOGIN button on the left side of the screen. This will take you to the Universal Benefit Account Sign In page.
3. The first time you access Universal Benefit Account, you'll need to sign up. Below the email prompt, locate the area that says First time here? and click Sign Up.
4. You'll be asked to enter an email address and create a password. If the email you enter is not recognized (it may be a work or a personal email) please contact TASC Customer Care for assistance with adding your email to your profile.
5. After entering an email address and creating a password, click Next. To ensure the safety of your information, you can set up two-factor authorization by entering and verifying your 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.

Chrome is the preferred web browser for accessing Universal Benefit Account.

Sign In

Congratulations! You have successfully signed up. You can now sign in with your email address and password to access your account. In the future, you'll go to cttasc.com and use the LOGIN button.

Download the TASC mobile app for account management on the go!

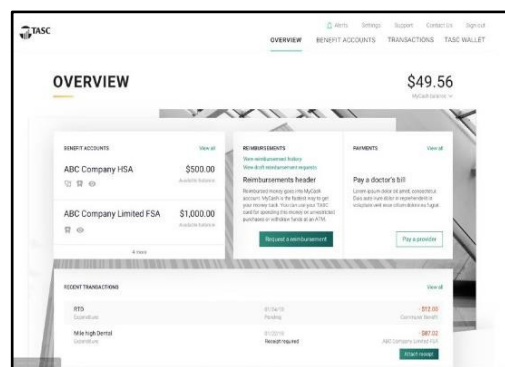
Account Navigation

With Universal Benefit Account, TASC created a new customer experience for participants. This includes a simple approach where you can manage your account across multiple channels including web, mobile, and phone.

Today, people move from the computer, to a tablet, to their smartphones. We have designed Universal Benefit Account to work the way you think. That's how we are providing a seamless and unified experience no matter which channel you're using, with a consistent look and feel and a smart, integrated approach. You can even start an action in one format like the internet and pick it up right where you left off on another device, such as your smartphone.

Overview

Once you have successfully signed in, the first screen you'll come to is the Overview page. Here you will be able to see the details regarding your active accounts on the left, with your available balances. Your MyCash (see [page 5](#)) balance will be on the upper right corner of the page. Below that, you'll find links to your Reimbursements and Payments, with your Recent Transactions history at the bottom.



Top Menu

Throughout your account, you'll have a menu of options at the top of the page to allow easy navigation. In the very top right is your name – click there to sign out.

Contact Us

If you have a question about your account, you can submit a support request here. Choose a topic and sub-topic related to your request and it will be routed appropriately for follow-up.

Settings

Under the Settings tab, you can manage your profile, bank account information, dependents, and account security settings.

Support

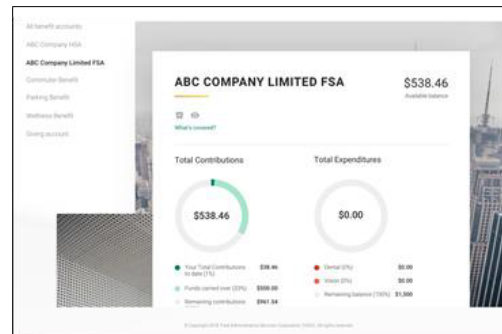
Here you can view past support requests or create a new one. Under My Documents you can find other information specific to your account.

Alerts

Alerts are our way of calling attention to account actions. When a reimbursement request is completed or needs additional verification, when a MyCash transfer happens, or when a card refund occurs (to name a few examples) you'll see an alert here.

Benefit Accounts

Selecting the Benefit Accounts tab will bring you to your Benefits Summary, where you'll find your total contributions and total expenditures for all your benefit accounts. From the left navigation menu. Click on the name of a benefit account to find your available balance, elections, and important benefit plan dates & information.



Transactions

This tab will display a complete history of all your transactions, filterable by date or benefit account. You can export the data as a CSV file. The left navigation menu allows you to view specific types of transactions:

- Expenditures, including card purchases, bank transfers, and reimbursement requests.
- Contributions, including MyCash.
- MyCash, showing all funds moving in and out of MyCash.

You'll also be able to manage your Bills & Receipts from here. Upload a bill or receipt image (JPG, PNG or PDF) from your computer so you can easily attach it when you request a reimbursement. Bills and receipts that you upload are only visible to you and remain until you delete them.

TASC Wallet

This is where you'll manage your TASC Card® online. You can request a new card for yourself or a dependent, see card details like the expiration date, create a PIN for MyCash withdrawals at an ATM, and lock/unlock a lost or stolen card.

Lock/Unlock Card

If your TASC Card is lost or stolen, you can quickly disable it by locking it from your account. This is a temporary and easily reversible process that prevents further card transactions (pending transactions will settle normally). When found, simply unlock it and it's ready to use again.

Report Lost/Stolen Card

Use this function to permanently disable a card and request a replacement.

Your TASC Card

The 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 submit requests for reimbursement and waiting for payment.



You will receive a TASC Card within ten days following the completion of your enrollment. Please watch for it to arrive at your home address along with the Cardholder Agreement in a nondescript envelope.

Your TASC Card is valid for four years from the date of issue, so hang on to it! Even if you deplete the current year's benefit account funds, you'll be able to use the card again next year after you re-enroll.

Stacked Card

The TASC Card operates under several separate accounts to serve as both a benefits debit card as well as a cash card. You can use your TASC Card to access funds in all your accounts, even when multiple benefit accounts exist, such as a Healthcare FSA, Dependent Care, Parking, and Transit. The TASC Card allows you to purchase eligible items without using your own payment card or having to submit receipts for reimbursement. With this feature, 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 paying for eligible expenses.

Card Benefits

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 account balance and paid directly to the authorized provider.

All TASC Card transactions and services must occur within the benefit plan year. Remember to save your receipts as you must retain records and documents to validate your TASC Card transactions. In some cases, TASC may require additional documentation regarding a TASC Card transaction.

The TASC Card may only be used at merchants who accept Mastercard and who also have an Inventory Information Approval System (IIAS) in place to identify eligible items. 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 benefit account.

MyCash

MyCash is an individual cash account that securely holds your reimbursement funds until you spend or move them. On those rare occasions when you do not use your TASC Card to pay for an eligible benefit account expense, simply submit a request for reimbursement and the requested funds are deposited directly into your MyCash account—usually in less than a day!

Access your MyCash funds in any of the following ways:

- Swipe your TASC Card at a merchant that accepts Mastercard.
- Withdraw cash at ATM (request a PIN online) using your TASC Card.
- Transfer funds to a personal bank account via your account.

Your MyCash account can also be relied upon to cover eligible benefit account expenses if your benefit account balance is insufficient to cover a purchase. This helps you avoid embarrassing declines in the checkout line.

It's easy to manage your MyCash reimbursement funds online. Go to the [Overview](#) page to view your MyCash balance and transactions, or transfer funds to a personal bank account. You can transfer your balance all at once or set up a transfer schedule that will automatically move funds when a certain balance (minimum \$25) is reached or according to the timing you specify. Funds will automatically be forwarded from your MyCash account to your bank within 48 to 72 hours.

If you no longer participate in TASC benefits, you may maintain an active TASC Card to access your remaining MyCash funds. Per the Terms of Use, 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 Processing & Payments

TASC processes requests for reimbursement daily, and payments are initiated within 48 to 72 hours of receipt of a complete and accurate reimbursement request. All reimbursements are deposited directly into your MyCash account, unless otherwise specified.

Request for Reimbursement

If you pay for an eligible benefit account expense out-of-pocket (without the TASC Card), submit a request for reimbursement along with verification through your account (web or mobile) or via fax/mail.

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.

In addition, you may only request reimbursement for:

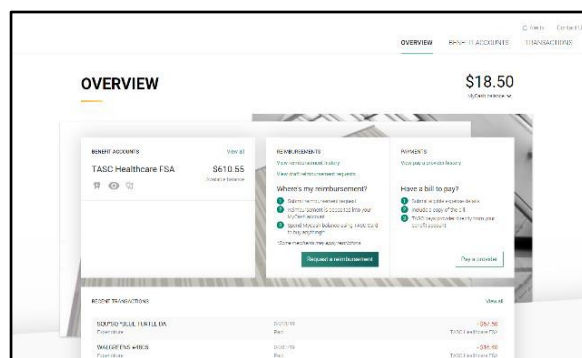
- Eligible expenses incurred during the applicable plan year;
- Expenses incurred by eligible plan participants; and
- Expenses that have not been previously reimbursed under this or any other benefit plan or claimed as an income tax deduction.

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

Request a Reimbursement

From the Overview page, click the green *Request a Reimbursement* button.

1. Select who incurred the expense.
2. Select the date the expense was incurred.
3. Select the expense type.
4. Enter the expense amount, the name of the provider or merchant, and attach verification.
5. Click *Next* to review your request, and then *Submit* to finish.



All reimbursements are deposited directly into your MyCash account, unless otherwise directed.

Pay a Provider

Accessible from the Overview page, the Pay a Provider feature offers another simple and fast way to pay for an eligible benefit account expense. In this case, when you have an unpaid bill from a service provider, click the *Pay a Provider* button, then:

1. Select who incurred the expense
2. Select the date the expense was incurred.
3. Select the expense type.
4. Enter the expense amount and your provider's invoice ID or invoice number, then select (or add) the provider or merchant details and attach the bill or EOB from Bills & Receipts or upload from your computer.
5. Review and click *Submit* to finish.

TASC will send payment directly to your provider from your benefit account. No need to pay out of pocket or request a reimbursement!

Insufficient Funds

If your benefit account balance is not sufficient to cover the entire request, a partial reimbursement or payment will be issued in the amount of the available balance. The unpaid balance of the request will remain an open item until additional contributions are received (if applicable), at which time an additional reimbursement or payment will be issued.

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.

TASC Mobile App

TASC has developed a mobile app for Apple and Android devices to help you manage your account easily and efficiently from any place, at any time. After you have completed the initial signup process, visit the App Store (*iOS*) or Google Play (*Android*) and search for **tasc** to download the app.

When you open the app, you can sign in with your email address and password, create a passcode for easy access, or set up two-factor authentication or take advantage of your device's biometric settings (fingerprint/thumbprint or facial recognition) for added security.

Navigation

Home

This is the first screen you see when you sign in. Your MyCash balance is displayed at the top, with your benefit accounts and available balances listed below. You can tap to expand your Total Contributions and Total Expenditures or tap any benefit account to see the details for that benefit plan. Tap the icon in the bottom navigation bar to return Home from anywhere in the app.

Alerts

You'll notice this icon in the upper right corner of the app when you have an alert related to an account action. Tap the icon to view your alerts.

Transactions

A list of your recent transactions can be found at the bottom of the Home screen, or you can tap the icon in the bottom navigation bar to view your contributions, expenditures and MyCash transactions.

Menu

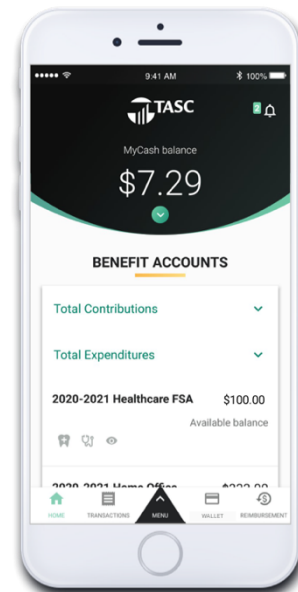
Tap the Menu option in the center of the bottom navigation bar to manage other functions like Bills & Receipts, MyCash Transfer Schedules, and Sign In & Security Settings.

TASC Wallet

Tap the icon and then Your TASC Cards to manage your cards in the app. You can request a new card for yourself or a dependent or tap the TASC Card image to see card details like the expiration date, create a PIN for MyCash withdrawals at an ATM, and lock/unlock a lost or stolen card.

Reimbursement

Request a reimbursement for an eligible out-of-pocket expense.



Mobile Features

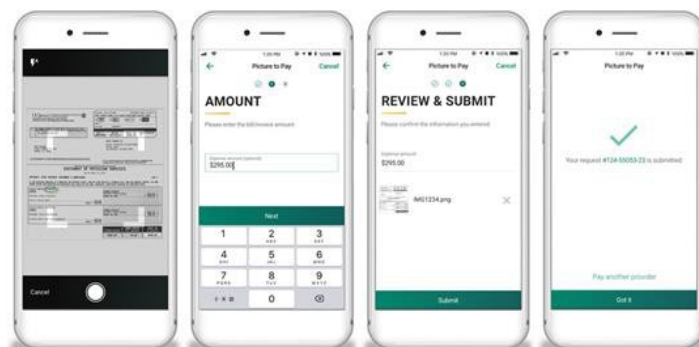
Healthcare Expense Lookup

Maximize your benefit account funds with this mobile feature by determining the eligibility of over 65,000 items right when you need it the most—while you're shopping at the store. Never wonder if an item is an eligible expense or if you need to use personal funds to complete the purchase. From the Menu, tap Reimbursement Requests and Eligible Healthcare Expenses, then enter the name of the item. You can also refine your search by category.

Picture to Pay

This mobile feature makes paying a provider's bill even easier. From the Menu, tap Pay the Provider and Use Picture to Pay. Review the steps and tap Next to launch your device camera.

1. Take a picture of the entire bill. Attach more photos if necessary.
2. *(Optional.)* Enter the amount you want paid. Otherwise, the entire amount on the bill will be paid.
3. Review and submit.



That's all there is to it! TASC pays the provider directly from your benefit account.

Card Holder

If you're like most people, you probably have many different types of cards in your physical wallet, making it a challenge to locate specific card information when you need it. This mobile feature provides you with a secure location to easily access information contained on cards you have for things like your health insurance, gym membership or even vaccination records.

1. Tap the TASC Wallet icon in the bottom navigation bar.
2. Tap Card Holder and Add New Card to launch your device camera.
3. Take a picture of the front and back of the card and add a name to securely store the images.

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