

AgriPlan BizPlan Client Administrative Manual



Congratulations on your purchase of an AgriPlan or BizPlan Section 105 Health reimbursement Arrangement (HRA)*. By enrolling in this tax-advantaged benefit program you can now deduct your family's insurance premiums and out-of-pocket medical expenses as business expenses and will save on average more than \$5,500 a year!

Simple. Successful. Guaranteed. These comprehensive and innovative employee benefit Plans have been specifically designed for this new regulatory environment. Uncertainty over the future of the Affordable Care Act, tax reform changes, and the impact on employee health & welfare benefits causes concern amongst us all. We've got you covered! TASC has a Legislative Analyst and legal counsel on staff to ensure we make any necessary adjustments to your Plan features and protect your tax savings.

TASC protects your bottom line and ensures peace of mind. Your Plan is protected by our industry-exclusive Audit Guarantee! In the unlikely event you are audited, TASC will defend you in court and assume financial responsibility for any penalty and/or interest as it pertains to your Plan if you follow the procedures and guidelines outlined in this important Manual. And we're so sure of the value of BizPlan that TASC will refund 100% of your administration fee if you do not deduct at least \$2,000 in a Plan year!#

We work hard so you don't have to. Your Plan comes packaged with many features and tools that minimize your workload and make it easy to manage your Plan. Be sure to take advantage of our free MyTASC online tools and coveted TASC Card debit card that automatically reimburses medical expenses with the swipe of a card.

WELCOME TO THE PLAN!

**A No Limit Plan is a self-funded Plan; It is not technically an HRA. #Does not apply to S-Corporations.*

This Administration Manual provides all of the guidance you need to properly manage your Plan. You will also receive an invitation to attend a recorded training webcast at your convenience. This will help educate you on the requirements necessary to keep your Plan compliant and all the features we offer to help you do so. In the meantime, if you have any questions pertaining to your Plan call us toll-free at 800.422.4661. While not required, the 12-digit MyTASC ID provided in your welcome letter will help get you to the right contact quickly.

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Simple. Successful. Guaranteed. As a third-party administrator, TASC manages the administrative system required by law so you can take advantage of these deductions.

We make sure your Plan meets the documentation and compliance requirements established by the Affordable Care Act (ACA), the Internal Revenue Service (IRS), the Department of Labor (DOL), and the Employee Retirement Income Security Act (ERISA) where applicable. TASC will keep your Plan updated and within the guidelines of changing regulations.

The BizPlan administrative system operates under the guidance of IRS Revenue Ruling 71-588, Letter Ruling 9409006, and several sections of the Internal Revenue Code including, but not limited to, Sections 105, 162, and 213.

As the employer, you must complete the following steps to implement the Plan and to ensure its compliance with all federal regulations:

Keep Your Plan Compliant

Please review the following information carefully; it takes you through the steps necessary to operate your Plan properly.

- **Establish an Employment Agreement in writing and distribute to all eligible employees.**
-
- **Keep a time log of hours worked for each employee.**
-
- **Pay a W-2 wage to the employee(s).**
-
- **Reimburse medical expenses to the employee(s).**
-
- **File the appropriate tax forms and remit taxes. (See page 37).**

The following is a detailed look at the specific features and benefits of implementing a Section 105 Medical Reimbursement Plan, as determined by the tax filing status of the particular entity selecting the Plan. It includes Sole Proprietorships, Partnerships, Non-Profits, and Corporations, both S and C.

Sole Proprietorship

The self-employed business owner cannot participate directly in the Plan; to qualify, the spouse must be active in the business. With BizPlan, a self-employed person may deduct 100% of his/her health insurance premiums and all medical expenses on his/her federal and state income tax as well as Social Security and Medicare. Any non-related employees may receive the benefits offered by the Plan if they meet the eligibility requirements of the Plan.

Restrictions apply to any S-Corporation shareholder owning more than two percent. Family members (including children and spouses) who do not have ownership are treated as if they did. Thus, they are not able to receive the benefits on a completely tax-free basis.

Partnership

A Partnership operates similarly to a Sole Proprietorship. The partners cannot participate directly, but they may employ a spouse who is able to receive the benefits. It is not necessary for each partner to have an employed spouse in the business for the Partnership to qualify. Of course, only those partners who have spouses active in the business will realize the full benefit.

C-Corporation

C-Corporations can qualify for the Plan without spousal employment. The owners/shareholders are considered employees if they are active in the business and they can realize the benefits of BizPlan on a completely tax-free basis. The business pays for the medical expenses and accounts for it as a business expense. The employee is not taxed on those reimbursements.

S-Corporation

S-Corporations can qualify for the Plan without spousal employment; the owners/shareholders are considered employees if they are active in the business. **Restrictions apply to any shareholder owning more than two percent:** they will be unable to receive medical benefits on a completely tax-free basis. The business may pay the benefits on behalf of the employee, however, the employee must treat the payments as taxable income. **These benefits are subject to state and federal income tax, but are not subject to FICA taxes.** Family members who do not have ownership are treated as if they did. Thus, they are not able to receive the benefits on a completely tax-free basis. (These benefits will not be subject to FICA taxes.)

Limited Liability Company/Partnership

Treatment of these entities will depend on how the business files for purposes of their federal income tax return. If they file as a Partnership, the appropriate Partnership rules apply. If they file as a Corporation, the appropriate Corporation rules apply. Some may even file as a Sole Proprietor.

Non-Profit

Non-Profit groups typically lack group benefit plans and add compensation to employees' pay to cover personal benefits. A church is a good example. By implementing a BizPlan, a church can reimburse a pastor for benefits of his or her choice and the benefits will be tax-free.

If you have questions regarding the filing status of your business, consult your tax professional or the BizPlan Customer Care Center.



Guide To Deductible Expenses

Your health, dental and term-life and disability for your employee insurance premiums, medical out-of-pocket expenses paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and/or for treatments affecting any part or function of the body are eligible expenses under your Plan.

The following is a partial list of expenses that may be reimbursed through AgriPlan and BizPlan:



- Acupuncture
- Alcoholism and drug abuse treatment
- Ambulance
- Artificial limbs and teeth
- Automobile modification, if for a physically handicapped person
- Bandages & first aid dressings
- Birth control products
- Blood pressure monitoring devices
- Blood sugar test kit/strips
- Body scan
- Breast pumps and supplies that assist lactation
- Breast reconstruction surgery following mastectomy
- Cane & walkers
- Carpal tunnel wrists supports
- Chelation therapy
- Chiropractors
- Circumcision
- Condoms
- Contact lenses, materials and supplies
- Crutches
- Dental services
- Dentures and adhesives
- Diabetic supplies
- Drug addiction, treatment at a therapeutic center
- Drugs, prescribed
- Durable medical equipment
- Egg donor fees
- Eye glasses, with prescription
- Eye surgery
- Fertility enhancement
- Flu shot
- Guide dog or other service animal
- Gynecologists fees
- Hearing aids and batteries
- Heating pads
- Home care
- Hormone replacement therapy
- Hospital services
- Immunizations
- Incontinence products
- Insulin
- Laboratory fees
- Lamaze classes
- Laser eye surgery, lasik
- Learning disability, instructional fees
- Lead paint removal
- Medical alert bracelet/necklace
- Medical monitoring and testing devices
- Nebulizers
- Nose strips
- Nursing home
- Nursing services
- Operations
- Optometrist
- Organ donors
- Orthopedic aids
- Osteopath fees
- Ovulation monitor
- Oxygen
- Physical exams
- Physical therapy
- Pregnancy & fertility kits
- Prescription eye glasses
- Preventative care screenings
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Retin-A, must be used to treat a medical condition
- Screening tests
- Seeing eye dog
- Sleep deprivation treatment
- Splints, supports & braces
- Sterilization procedures
- Sunglasses, if they are prescription
- Therapy
- Thermometers
- Transplants

Continued, other side

- Transportation expenses to receive medical care
- Ultrasound, prenatal
- Vaccines
- Vasectomy
- Vasectomy, reversal
- Vision correction procedures
- Walkers
- Weight-loss program, if treatment for a specific disease
- Wheelchair
- Wig, if upon advice from physician for the mental health of patient
- X-Ray fees

Eligible OTC Medicines and Drugs

As of January 1, 2020, over-the-counter (OTC) medicines and drugs are reimbursable via FSA, HRA, and HSA

- Bengay, Flexall, pain relieving creams or gels
- Calamine lotion
- Canker/cold sore relievers
- Cold medicines
- Corn removal
- Diaper rash ointment
- GasX, baby gas drops
- Hemorrhoid creams and treatments
- Hydrogen peroxide or rubbing alcohol
- Indigestion or anti-acid relievers
- Laxatives
- NEW: Menstrual care products
- Nicotine patch
- Pain relievers (Tylenol, Aspirin, etc.)
- Sinus medicines
- Suppositories
- Teething gel
- Wart removal medication

More Ways To Save

The Patient Protection and Affordable Care Act amended previous definitions of which healthcare expenses are eligible for tax-advantaged benefit plans. While all medically necessary medicines continue to be eligible, some items may require additional substantiation, such as a prescription or OTC Prescription Order Form signed by your medical practitioner. Here is a partial list of medical items that will require additional substantiation to be eligible through AgriPlan and BizPlan:

- Acne prevention and treatment
- Allergy prevention and treatment
- Antacids and acid reducers
- Anti-candidal
- Anti-histamines
- Anti-diarrheal and laxatives
- Anti-fungal
- Anti-itch lotions and creams
- Asthma
- Cosmetic surgery
- Dental care and mouthwashes
- Electrolysis
- Fiber supplements
- Hair loss treatments, transplants
- Herbal supplements
- Migraine medication
- Medicated shampoo
- Motion sickness medication
- Nutritional supplements
- Pain relief
- Pediculicide (head lice)
- Poison ivy protection
- Snoring cessation aids and medications
- Sunscreen and sunblock
- Teeth whitening
- Toothache and teething pain relievers
- Vitamins
- Weight loss, dietary supplements

For a more complete list of eligible expenses, visit www.tascmicrobusinessnews.com.

The information in this communication is confidential and may only be used by the authorized recipient for its intended purpose. Any other use or disclosure is prohibited.

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	Event Title	Timing	Responsibility
New Business	1. Submit application with fees.	Varies*	Provider/Inside Sales
	2. TASC receives application reviews and enters new account.	1 + days (if clean application)	TASC
New Client Welcome	3. Verify and generate e-mail or mailing label.	1 + days	TASC
	4. E-Mail or mail Welcome Letter and ID to Clients.	3 to 5 days	TASC
	5. Delivery of Client Administration Manual via e-mail or mail.	Varies*	PDF or Post Office
	6. Plan Description, Summary Plan Description and Summary of Benefits & Coverage available for download (where applicable.)	3 to 5 days after Plan Start Date	TASC and Client
Training Webcast	7. New Clients contacted via e-mail or mail and invited to attend a webcast to review Plan administration requirements.	Varies*	TASC
Transmittals/ Year-End Report	1. E-mail reminder to Client to submit expenses and download Year-End Report	November/December	TASC
	2. Client submits expenses to TASC via online tools or paper Transmittal worksheet	Beginning of calendar year for prior year's medical expenses	Client
	3. Client downloads Year-End Report	upon submission	TASC
	4. Mailed Transmittal received at TASC.	1 + days	TASC
	5. Scanned Transmittal received at TASC.	1 - 3 days	TASC
	6. Match faxed Transmittal received at TASC.	1 + days	TASC
	7. Scan faxed Transmittal received at TASC.	upon submission	TASC
	8. Adjudication of non-clean Transmittal.	3 - 5 business days	TASC
	9. Year-End Report printed and mailed.	Varies*	TASC
	10. Delivery of Year-End Report	Varies*	PDF or Post Office
Plan Election Changes	1. Plan Election Change Form is submitted to TASC	Typically January-April	Client
	2. Client call TASC with Plan changes.	Varies*	Client
	3. Date Entry of Plan Election changes (after April 30th)	Varies*	TASC
	4. New Plan Description, Summary Plan Description and Summary of Benefits & Coverage available for download (where applicable.)	1 - 2 days after change entry	TASC
Renewals	1. Renewal invoice sent to Client	mid-November	TASC and Post Office
	2. Statement of unpaid invoice sent to Client	mid-December	TASC and Post Office
	3. Statement sent to Client with late service fee.	mid-January	TASC and Post Office
	4. Processing of invoices and statement.	Varies*	TASC
	5. Call program begins	January through mass cancellation date.	TASC
	6. Mass cancellation of unpaid Plans	May	TASC

*Varies = TASC is unable to pinpoint the number of days in the cycle this event will require as the responsibility for this event is beyond TASC's control.

Forms





Employee Change Form

AgriPlan/BizPlan Health Reimbursement Arrangement

Please Complete and send back via support request. Upon enrollment additional employee enrollment fee will be assessed and invoiced. Any employee removals will reflect in next plan year administration fees.

For employer to complete where applicable:

Employer Name _____ Employer TASC ID # _____

INDIVIDUAL/PARTICIPANT INFORMATION

First Name:		MI:		Last Name:	
TASC ID # (if known):		Email Address:			
Type of change: Add/Term		Hire or Term Date:			
Date of Birth (DOB):		Effective Plan Year:			

First Name:		MI:		Last Name:	
TASC ID # (if known):		Email Address:			
Type of change: Add/Term		Hire or Term Date:			
Date of Birth (DOB):		Effective Plan Year:			

First Name:		MI:		Last Name:	
TASC ID # (if known):		Email Address:			
Type of change: Add/Term		Hire or Term Date:			
Date of Birth (DOB):		Effective Plan Year:			

First Name:		MI:		Last Name:	
TASC ID # (if known):		Email Address:			
Type of change: Add/Term		Hire or Term Date:			
Date of Birth (DOB):		Effective Plan Year:			

Emails are required to access account online or via mobile phone. Information is confidential and is not used for marketing purposes.

Submit via Support Request:

- Log in to the Client Portal and go to *Contact Us* (top right of page)
- **Select** the topic *Enrollment*
- Select the sub-topic *I'd like to add, terminate, or manage one or more employees*
- Please indicate any special notes regarding the requested changes
- Click *Browse* and attach your Change Form to the Support Request
- Click *Submit*

Reasonable Compensation Worksheet



Reasonable Compensation Worksheet

Total Compensation Determination

1. Total medical expenses (premiums & out-of-pocket expenses) _____
+ _____
2. W-2 wage _____
= _____
3. Total compensation _____

Hours Determination

4. Total hours worked per week _____
52 weeks per year **x** _____
Multiply by 52
= _____
5. Total hours worked per year _____

Hourly Wage Comparison

6. Total compensation _____
Divide by hours worked per year **/** _____
Amount per hour **=** _____

Is this reasonable for the duties being performed?



Request for Reimbursement Form



Name: _____

TASC ID: _____

FOR EACH CLAIM ENTERED, ALL BOXES MUST BE COMPLETED.

Date of Service Month / Day / Year	Benefit Code	Amount Requested	Service Provider	Name of Patient/Insured
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

BENEFIT CODES:

ME – Medical Expense RX – Pharmacy Expense HP –Premium DP- Dental Premium VP- Vision Premium
LT- Long-term Care premium DI- Disability Insurance LI- Life Insurance

To the best of my knowledge and belief, my statements in this Request for Reimbursement are complete and true. I am requesting reimbursement for eligible expenses incurred during the applicable Plan Year and for eligible Plan Participants. I certify that these expenses have not previously been reimbursed under this or any other benefit Plan and will not be claimed as an income tax deduction. In addition, if required by Plan design, I have depleted all available Flexible Spending Accounts before submitting this claim.

Participant Signature (required) _____ Date ____ / ____ / _____

REIMBURSEMENT TIPS to ensure prompt and accurate reimbursements:

- This form is for use with manual claim reimbursement with your employer.
- Include all required claim substantiation for your specific plan (i.e. EOB) with your Request for Reimbursement form.
- Please duplicate this form for future claims.
- Dates of service always represent the date your services are incurred or rendered, not the date they were paid.
- Enter the amount requested for each claim. One request form can be used for multiple expenses.
- Your signature is required on each Request for Reimbursement Form.



TASC Card Enrollment Form

YES, SIGN ME UP FOR THE TASC CARD!

AgriPlan or BizPlan Plan ID Number: _____

Employer Name: _____

Employer E-mail Address (REQUIRED): _____

Business Account Information

Bank Routing Number:

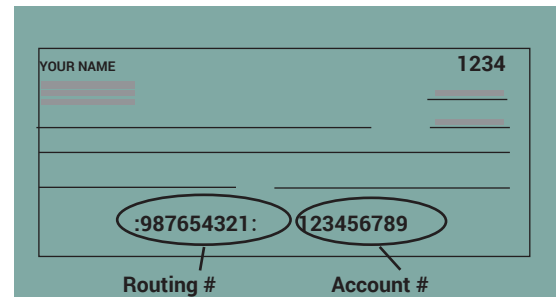
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Cardholder Information

Employee Name: _____



Dependent Cardholder Information (optional)

Dependent Name: _____

I certify that all of the information provided above is true, accurate, and complete. I hereby authorize Total Administrative Services Corporation, hereinafter called TASC, to initiate debit entries from the checking account and financial institution named above, hereinafter called FINANCIAL INSTITUTION, and to debit the same from such account. I agree to provide sufficient funds in my business account to ensure prompt payment of medical expenses with the TASC Card. I acknowledge that the origination of ACH transactions from my business account must comply with the provisions of U.S. law. This authority is to remain in full force and effect until TASC has received written notification from me of its termination. in such time and manner as to afford TASC and my FINANCIAL INSTITUTION a reasonable opportunity to act. Although TASC will fund expenses on my behalf, ultimately all Card transactions are my responsibility. In addition, fraudulent claims (regardless of whether by use of the TASC Card or manually submitted) and/or amounts distributed to employees that exceed the available account balance are also my responsibility. I affirm that I am authorized to provide consent related to this agreement, and hereby authorize TASC to use the ACH System for: AgriPlan and BizPlan TASC Card Expenses.

Print Authorized Name

Authorized Signature

Date

TO SIGN UP FOR THE TASC CARD:
Complete and fax this form to 608.245.3623
It's that easy!

Written Employment Agreement



This Agreement, between _____ (the "Employee") , and _____ (the "Employer") is made this _____ day of _____, _____.

Employee agrees to perform, and continue to perform, for compensation, the described services as an Employee of the Employer.

Employer, who is engaged in the business of _____, agrees to compensate Employee for such services rendered in accordance with this Agreement, and either party may terminate this Agreement at any time by giving notice to the other party.

The parties agree and contract as follows:

Services the Employee shall perform (not limited to, and subject to change by the Employer)

e.g. bookkeeping, accounts payable, business errands, phone services, field work, clerical and/or retail services and other usual and customary services to the business.

Compensation includes the combined total of wages plus benefits. The Employee's compensation is subject to change at the Employer's discretion.

Wages: Employer agrees to compensate the Employee for services rendered under this Agreement in the form of benefits and wages. Wages shall be in the amount of \$_____ per _____ (e.g. week, month or year).

Benefits: In addition to the above wages, the Employer agrees to provide certain benefits according to the terms and conditions of the established Employee Benefit Plan.

Employer
Signature: _____

Employee
Signature: _____

Date: _____

Date: _____

Plan Election Change Form



Thank you for renewing your Plan with TASC! Each year at renewal time you have an opportunity to make changes to your Plan. Please use the below sections to specify your new benefit requests. These will be effective for the entire plan year. Please complete only the areas where changes are necessary.

Plan Year _____

Employer Information

Client First Name: _____ Client Last Name: _____

TASC ID: _____ / _____ / _____

Name of Business: _____

(Please see Invoice for MyTASC ID.)

EIN Tax Number: _____ - _____

Employer Changes:

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____

E-mail: _____

EIN or Tax filing status changes require a new plan set up. Please contact Microbusiness@tasconline.com or call 800-422-4661 and ask to speak to your Regional Sales Director.

Employee Eligibility (EE) Requirement Changes

Part-time employees NOT completing _____ hours per week will be excluded (maximum of 25 hours*).

Seasonal employees NOT completing _____ months of work within a year will be excluded (maximum of 7 months*).

Employees NOT reaching _____ years of age will be excluded (maximum 25 years).

Current employees NOT completing _____ months of service with the employer will be excluded (maximum of 36months).

New employees NOT completing _____ months of service with the employer will be excluded (maximum of 36 months).

*Safe Harbor Rules: "Employees whose customary weekly employment is less than 35 hours, if other employees in similar work with the same employer have substantially more hours, are considered part-time. Employees whose customary annual employment is less than nine months, if other employees in similar work with the same employer have substantially more months, are considered seasonal. Notwithstanding these rules, a safe harbor permits an employer to treat employees whose customary employment is less than 25 hours a week or seven months a year as part-time or seasonal employees."

Benefits Offered to Employees

No Limit Plan

All (Full amount of premium and out-of-pocket)

Medical Insurance Premiums (Long-Term care included):

All (Full amount of premium is covered)

Yes (Limited to Max Limit) \$_____.

No (Not an offered benefit)

Medical Reimbursements (Out-of-Pocket Expenses):

Yes (Limited of Max Limit) \$_____.

No (Not an offered benefit)

Term Life Insurance (Employee Benefit Only)

Yes No

Disability Insurance (Employee Benefit Only)

Yes No

Dental Insurance Premiums:

Yes No

Carry Over Feature

Your Plan default is set to carry over \$5,000 maximum for each eligible employee to the next Plan Year. There is no need for you to do anything unless you would like to opt-out of this Plan feature (Enter \$0) or enter a different dollar amount of your choice. \$_____.

How to File

Complete this form with information you are changing for the next Plan Year, then submit a via Support Request (see below). Make sure to save a copy of the form for your records.

Submitting a Support Request

- Log in to the Client Portal and go to *Contact Us* (top right of page)
- **Select** the topic *General*
- Select the sub-topic *I'd like to review my benefit election requirements*
- Please indicate any special notes regarding the requested changes
- Click *Browse* and attach your Change Form to the Support Request
- Click *Submit*

Please follow the guidance contained within this section of the Manual to properly administer your plan.

Establish an Employer/Employee Relationship: AgriPlan/BizPlan is designed to optimize tax savings for family-operated businesses that provide bona fide employment to a family member. The Plan must be established for the benefit of the employee(s), which may include an employed spouse.

Note: The hiring of family members is closely scrutinized by the IRS. It's crucial that related employees are formally hired and that the relationship between employee family members and the business owner is legitimate and necessary.

Establish an Employment Agreement

This agreement should be in writing, signed by the employer, and kept on file by the employer and the employee. It should outline the details of the employment arrangement, including the employee's duties, responsibilities, compensation, and hours worked. (See Forms section of this Manual for a sample)

Determine Reasonable Compensation

Employees are entitled to compensation and may be paid in a combination of cash wages and benefits (e.g., health insurance, medical reimbursement, etc.). It is important that the employee's total compensation be reasonable. Reasonable compensation largely depends upon the circumstances of each specific employment situation. These include, but are not limited to: the employee's qualifications, experience, and availability; nature and extent of work; and prevailing economic conditions. Use the Reasonable Compensation Worksheet in the back of this Manual to help determine the compensation level for your employee.

Keep a Time Log of Hours

Hours worked by the employee should be tracked, regardless of whether the employee is salaried or paid hourly. This should be done consistently for all employees, whether related or not.

Pay a W-2 Wage and File Appropriate Payroll Taxes

In most employment situations, an employee is compensated mostly through wages, with a smaller portion provided in benefits. A spousal employee is usually enrolled in AgriPlan/BizPlan in order for the family to deduct the expense of the employee's benefits. While the IRS is not specific about this issue with 105 Plans, a Court ruling states that no minimum wage must be paid – a small cash wage plus large fringe benefits is permitted. Regular monthly or quarterly payments are recommended.

W-2 wages must be paid from the business/farm account and cashed or deposited into the employee's personal or family account. Cash compensation is subject to the appropriate payroll withholding, including timely tax deposits.

Note: If you don't currently have a payroll provider contact TASC for information regarding our payroll service. TASC's payroll service takes care of all your payroll needs, including filing of tax forms.

Establish Online Accounts (Access to the Portals)

TASC Offers two secure web portals to easily manage your AgriPlan or Bizplan:

1. CLIENT Portal: ubaclient.tasconline.com/
2. EMPLOYEE Portal: uba.tasconline.com/login

Follow the detailed steps located in the Client Online Guide starting on page XX for instructions on access and navigation.

Reimburse Medical Expenses

The employer MUST reimburse each employee for their healthcare expenses by transferring funds from the business account to a personal account set up by the employee. This can be done in one of two ways:

1. TASC Card - Most Common! - AgriPlan and BizPlan will provide a free debit card to the employee, which allows the employee to use that Card to pay for all medical expenses (with the exception of insurance premium payments). TASC will approve the card transaction when the card is used for eligible expense and front the money for that expense at the time of purchase and then draw funds from the employer's business account within a week of the purchase. It's how the Plan works! (See page 8)
2. Manual reimbursement – The employer reimburses an employee's medical expenses by writing a check or depositing funds into the employee's account. This method of reimbursement will require you to report these expenses at year end.

Note: To determine eligible expenses, visit www.irs.gov or use the industry exclusive Eligible Expense Lookup feature on the TASC Mobile App (participants). When in doubt, you can reach to TASC customer care for assistance.

Track Expenses

A key component to keeping your plan in compliance is that you reimburse expenses incurred by your employees (via the TASC card or manual reimbursement) and, submit information on those expenses to TASC for us to adjudicate and/or review.

- TASC Card: The fastest way you submit reimbursed expenses is through using the TASC Card for purchases. When the TASC Card is used you can be assured that the expenses have been verified at the point of sale and that we have record of the reimbursement so nothing else is needed. (See Page XX for more information on the TASC Card)
- Submit Expenses Online or via mobile app: We know you can't always use the TASC Card for your purchases. Track reimbursed expenses through the TASC participant online portal or conveniently from the mobile app. There's no need to wait until tax season to enter and review your expenses. You can log in to your own personal account and enter expenses year-round at www.tasconline.com. Refer to the "Online Guide" at the end of this Manual for detailed instructions.
- Submit Expenses via Transmittal Worksheet: Near the end of the plan year we will communicate to you on the need for you to submit reimbursed expenses via a Transmittal worksheet.
- (Companies with multiple employees that do not wish to have employees track their own expenses are required to submit expense through a transmittal at year end.)
- Obtaining a transmittal worksheet
- To receive a hard copy of a personalized Transmittal worksheet in the mail, please submit a Support Request via the Client Portal OR call us toll-free at 800.422.4661, Monday through Friday, 8:00 a.m. - 5:00 p.m. (in your time zone). Please have your 12-digit TASC ID available so we can help you as quickly as possible.

Adding and Removing Employees

To add or remove an employee please use the Employee Change Form found on page 9 of this manual. You can also download it from https://www.tasconline.com/newclient-welcome/AgriPlan-BizPlan_new-clients/ Once completed, please submit to TASC. We will make the change for you.

Year-End Reporting

Once all their expenses are entered they will need to submit a support request to receive their yearend statement. Instructions for this process are located in the online guide

Paper Transmittal

Employers that wish to submit a record of their employee expenses by paper can request a paper transmittal be mailed to them that is personalized that they will need to fill in. Once TASC receives the transmittal information it will be adjudicated and a yearend statement will be generated. Please make sure if you mail a transmittal back to TASC you keep a copy for your reference.

Year-end Statement

This is a critical document as it provides the necessary information for you to file your taxes and receive your tax savings. Please provide your tax preparer with a copy of your statement so they can do the proper tax submission.

Renew your Plan

BizPlan is an employee benefit Plan that must be operated on a pre-planned basis. BizPlan Clients must renew and pre-pay their Plan each year, before the new Plan Year begins (or request annual or quarterly electronic payment). Doing so ensures compliance with Period of Coverage regulations. Regardless of when you initially enrolled during the previous year, you will receive renewal information in the mail each November. This includes your Savings Statement, Invoice for the next Plan Year, and a Paper Transmittal worksheet or an e-mail reminding you to submit your expenses and download your Year-End Report.

Before renewing, it is vital that you carefully review your Plan, taking special notice of your Employment Agreement and the total compensation package provided to your employee(s).

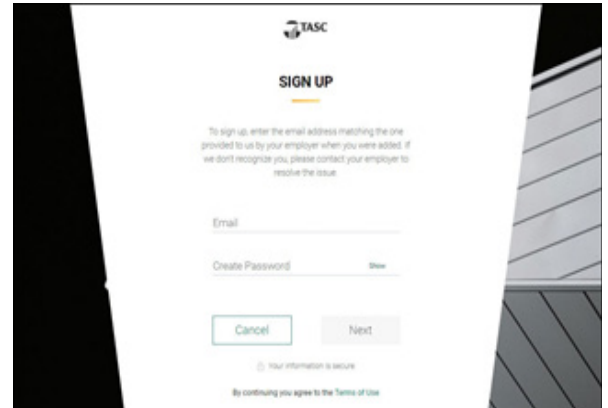
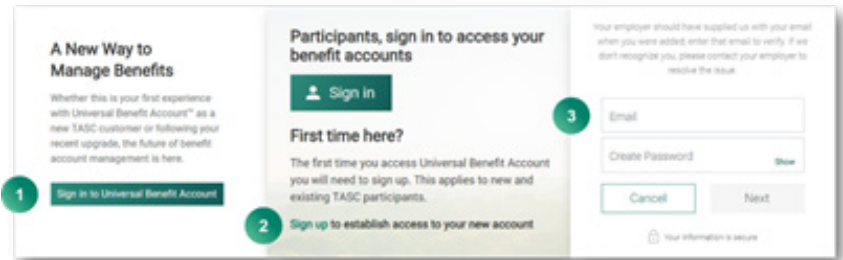
Notify TASC of any changes/updates to your Plan. Fill out a BizPlan Plan Election Change Form (See Forms in the back of this Manual) or call our Customer Care Center to talk to a Representative who can help you make these changes.

Please note: Benefit changes are permitted only during renewal. You can review your Plan elections by logging into your MyTASC account on our website (www.tasconline.com) at any time during the year.

SIGN UP

1. To get started, please go to www.tasconline.com. (Chrome is the preferred browser for accessing TASC online system.) On the left, click the green Sign into Universal Benefit Account button.
2. The first time you access this new online portal, you will need to sign up for an account. Locate the area that says First time here? under the participant section and click the green Sign up link.
3. Enter your email address and create a password*, then complete the step-by-step process. Once signed in, you can manage your account online at your convenience.
4. After signing in, you will access the TASC system by selecting the green LOG IN button. This will reveal a drop-down menu designed to help all users quickly self-identify and make the correct choice for access.

*Password must be a minimum of eight (8) characters and must contain at least one upper case letter, two (2) lower case letters, and one (1) number. Passwords will expire periodically.



Optional Additional Security:

You can set up two-factor authorization by entering and verifying your mobile phone number. You can skip this process by clicking Skip This.

SIGN IN

After you sign up and create an account, you can sign in to the Participant Portal or the Client Portal by clicking Sign in in the appropriate box.

1. From www.tasconline.com, click Sign in.
2. Click Sign in on the Client box.
3. Enter your account email address and click Next.
4. Enter your account password and click Sign In.

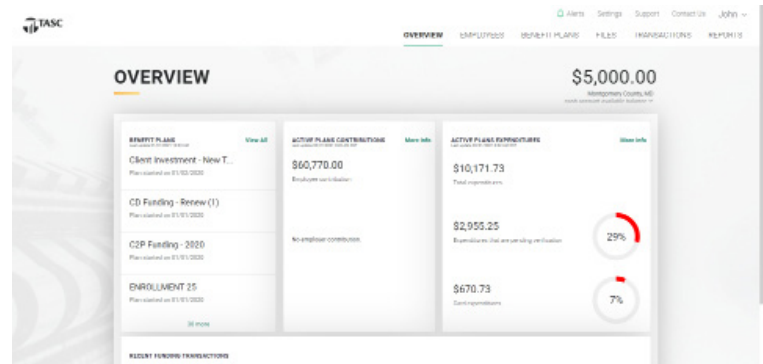
If you have two-factor authorization activated, enter the code sent to your mobile phone in the indicated box and click Sign in.

SPECIAL NOTE: As you explore the TASC online system you may see links that don't appear to be working. That is due to our new system, which was built to easily add and change accounts as needed, when something isn't working, it may mean that function doesn't pertain to your account(s).

MANAGING YOUR ACCOUNT ONLINE

When you log in you are presented with the Overview dashboard. This is where you can review information about your benefit plans, expenditures, and expenditures.

At the top right of the page, you can check your Alerts, manage your profile and add additional users under the Settings tab, find support through Frequently Asked Questions, or ask for help by submitting a Support Request through the Contact Us tab. In the top navigation you can see Alerts that will notify you when items need your attention.

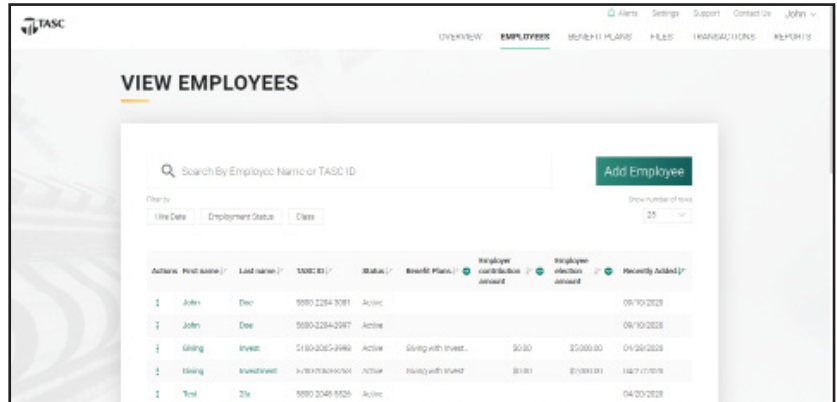


- Also on the overview page, can view the contributions and expenditures for current and previous years. You can see total number of transactions for reimbursement and the dollar value, including reimbursements that require additional verification and those that are auto verified.
- On the left of the Overview dashboard are your active accounts. You are enrolled in two accounts, the AgriPlan/BizPlan tracking account and the AgriPlan/BizPlan Card Account. Click on the Tracking Account for a complete Benefit Plan Summary, details of the Deductibles, Rollover and Classes Eligible. Click on the Card Account for the Benefit Plan Summary, Rollover and Classes Eligible.
- On the bottom of the overview page, you will find a listing of your most recent funding transactions. We show the most recent funding transactions in this view, but you can see all transactions by clicking View All.

EMPLOYEES

View Employees

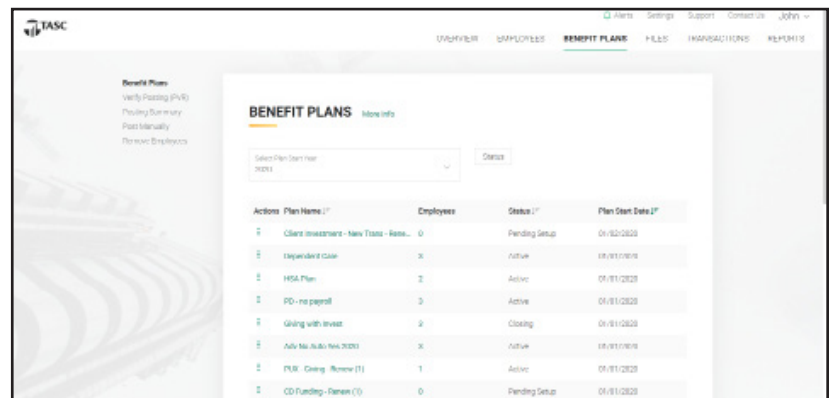
Under the EMPLOYEES tab, click VIEW EMPLOYEES to see a complete list of all your employees. By clicking on the three dots to the left of your employees' names you can edit multiple items, such as: employee profile, personal information, employment information, employee accounts summary, employee transactions, and enroll employee. You must update your employees' email address.



BENEFIT PLANS

To access benefit plan information, click BENEFIT PLANS then View Plans using the top navigation menu. This will take you to the landing page.

Click the snowman menu to the left of each benefit plan to access the plan's summary, enrollment information, coverage period, and funding method.



Under the Plan Summary you can access several features using the left menu:

- Click ENROLLMENT INFORMATION to view the dates of your plan year, enrollment methods, coverage period and funding method.
- Click COVERAGE PERIOD to view coverage information including allow plan extension period, extension period, last day to incur expenses, (run out period), number of days of the run out period, and last day to submit expenses.

FILES

My Documents

Select My Documents options on the left side of your screen to review and upload documents, such as your employee handbook, HR policies, employee records and more. TASC will also upload common documents and guides to your page.

TRACKING EXPENSES

IMPORTANT: EXPENSES MUST BE TRACKED THROUGH THE PARTICIPANT PORTAL. Expenses cannot be tracked through the client portal.

1. Sign in to your participant account.
2. From the Overview page, select the green box REQUEST A REIMBURSEMENT. (**Please note: no reimbursements will be issued as this account is for tracking expenses only.**)
3. Select who incurred the expense.
4. Select the date the expense was incurred.
5. Select the expense type. Choose the appropriate category from the list, and click on the dropdown menu to the right of the chosen category, and then select the appropriate type from the displayed list.
6. Enter the expense amount, the merchant name, and a description of the expense (optional).
7. Click NEXT to review your request, and then SUBMIT reimbursement request. Please note: Your request will appear to be pending, but this is only a tracking account and no reimbursement will be processed.

TRANSACTIONS

Click on TRANSACTIONS and choose from the following drop-down options: billing transactions, invoices, payment, and credit memos.

Billing Transactions (you will be redirected NetSuite)

- You can track all your billing transactions with TASC including payments, invoices and credit memos.
- You can filter your results by type and status

REPORTS

Enrollment/Funding /Request Payment Details

You can access a variety of the reports on this page. Filter your results by Report Type, Time-Period, Benefit Plans and Divisions to locate the desired report quickly. Once located, you can download any of the reports as either a PDF or CSV file with contributions, within IRS limits, for the plan year. Contributions are deducted throughout the plan year. **clux vs pux**

SETTINGS

Under the Settings tab you manage and make edits to the specifics regarding your account. This includes your Profile, Manage Users, TASC Card, Payroll Schedule, Bank Accounts, and Sign In and Security.

Profile

By clicking on Profile you can view your TASC ID number, EIN, Client Name, Federal Filing Status, and your Primary, Billing and Shipping Addresses. Make sure all this information is correct and current. Call or submit a support request to make changes to your profile.

Users Access Roles

We understand that kind of across-the-board access may not be the best fit for everyone, however. You might have someone in your office whose job is to handle invoices, or you may work with an external vendor who approves your enrollments. We've created eight user roles that let you define the level of flexibility you need for your team. To assign users access role, click on Setting at the top of your screen, and then click on Manage User. On the next page, click on Setup User Access in the green box. On the next the page to manage your user click on Add New User, using the search function to locate additional users.

Once you have added users, you can assign access roles. The choices are listed below. To select the option, just select a user, click on the appropriate role and click on Save. Continue this process until you have assign all the user roles you want.

- **Administrator**—All Universal Benefit Account functionality. There must be at least one administrator for your account – typically you, the primary contact.
- **Benefit Plan Manager**—All functionality except billing. Users in this role can access everything an administrator can, with the exception of billing transactions and NetSuite. Only the benefit plan manager and the administrator can add or update user access.
- **Employee Manager**—Add and enroll employees. Can also approve enrollments, upload documents and view reports.
- **File Specialist**—Download templates and upload data files. All other users come to the overview upon signing in, but the file specialist only sees the download and upload screens, making this highly specialized role ideally suited for outside vendors who manage your files.
- **Financial Manager**—View financial transactions. This includes posting verification and summaries. Can also request new reports.
- **Billing Manager**—View billing transactions. This includes access to NetSuite.
- **Reports Manager**—View reports. Can also request new ones.
- **Reviewer**—View everything. View-only access to all areas of the client experience, except for billing transactions and NetSuite.

Some functions remain open to everyone. All users can:

- Manage their own Universal Benefit Account access (two-factor authentication, password changes, etc.)
- Find support online (submit a support request and view documentation, videos & FAQs)
- Receive alerts

And all contacts can continue to call our Customer Care team – but it's important to note that their designated role will tell us what kind of information we should be sharing with them. Just as with the online experience, users will receive support appropriate to their level of access.

Bank Accounts for TASC Card Only

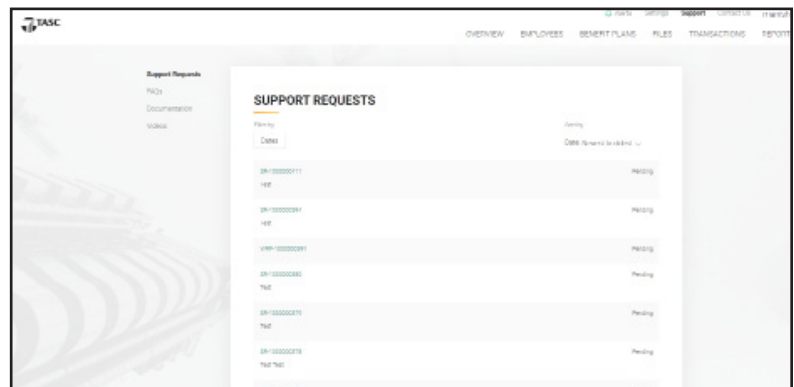
Click on BANK ACCOUNTS to view a list of your bank accounts for invoices and billing and for benefit plan funding. Please contact us if you need to add a new bank account, or update or remove one listed here.

Sign in & Security

Lastly, click on SIGN & SECURITY to control your sign-access and two-factor authentication. Two factor authentication will prompt you to enter a code every time you sign in. Why? With your sign-in, you have access to employee's Personally Identifiable Information (PII) and Protected Health Information (PHI). To help ensure the security of that information, two-factor authentication is required. Click on either CHANGE PASSWORD or CHANGE PHONE NUMBER to edit.

SUPPORT

Universal Benefit Account makes it easy to receive support from TASC. Click on SUPPORT to track your support requests, to access some Frequently Asked Questions (FAQs), to access some Universal Benefit Account Documentation, and to view instructional videos.



CONTACT US

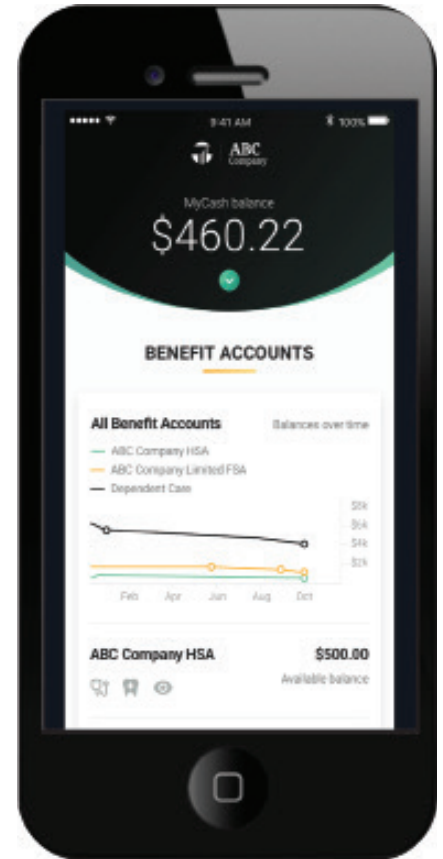
Click on CONTACT US tab to access the multiple ways for contacting TASC for assistance. On the Contact Us page you can choose the topic and sub-topic drop down menus. We will then display the best ways for you to contact us.

TASC MOBILE APP FOR YOUR PARTICIPANTS

The TASC Mobile app is a fast and accessible account management tool for your participant's accounts! With TASC Mobile app, your participants are now able to securely access their account(s) balances from anywhere at any time using their mobile device.

TASC Mobile App Features:

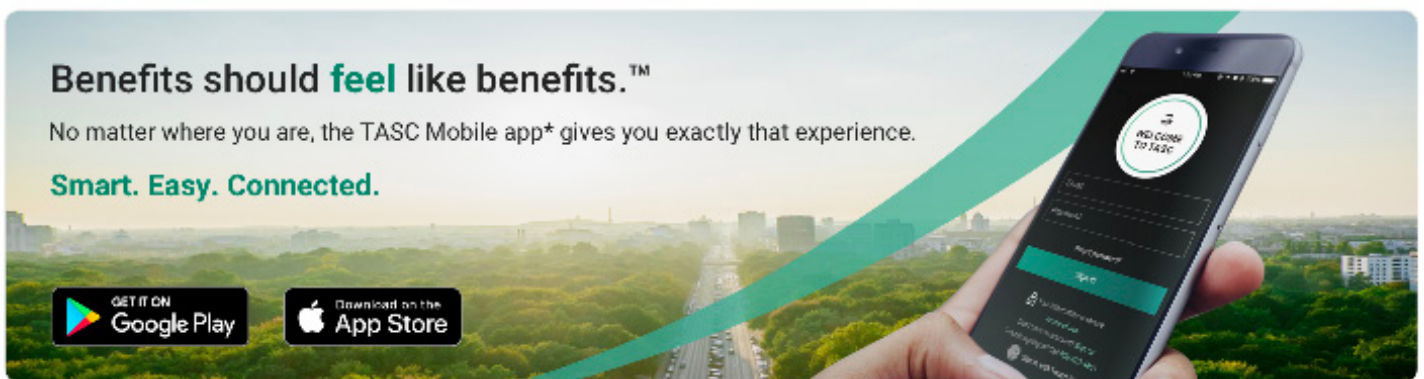
- Submit a request for reimbursement for out-of-pocket eligible expenses. **(This is for tracking purposes only.)**
- Upload pictures of receipts with phone camera.
- View available TASC Card balances and transactions.
- Securely sign in to www.tasconline.com with username and password.





Benefits should feel like benefits.™

No matter where you are, the TASC Mobile app* gives you exactly that experience.

Smart. Easy. Connected.



*Standard message and data rates may apply.

The TASC Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

The TASC Card allows you to pay for your out-of-pocket medical expenses with the swipe of a debit card. It's how your Plan works!

The TASC Card streamlines reimbursement of medical expenses, validates eligible expenses, and pre-fills your medical expenses on your *Year-End Report* taking work off your shoulders and ensuring the compliance of your Plan! The TASC Card is the only one of its kind – no other administrator offers this feature for an HRA Plan! And, it's provided by TASC at no cost to you or your employee. The TASC Card is not a credit card and you will not be charged any fees, finance charges or interest.

It eliminates writing checks to both the merchant and to your employee and makes capturing small expenses easy, which will help you avoid missed expenses and save you money.

TASC Card Management

The TASC Card is available to your employee(s) and their dependent(s) – in most cases, your spouse is the employee and you are the dependent. If you did not elect the TASC Card during enrollment, simply fill out the *TASC Card Enrollment Form* at the back of this Manual and return it via mail or fax.

Named cardholders will normally receive their Card and detailed instructions on its use within 10-14 business days. The Card(s) are mailed in a plain white envelope directly to the home address of each named cardholder.

How Does it Work?

1. Your employee or employee's dependent uses the TASC Card to pay for an eligible out-of-pocket medical expense.
2. TASC authorizes transactions up to an available balance limit of \$2,500. In the event that a charge exceeding \$2,500 is anticipated, you may request a temporary limit increase up to \$3,500 by calling TASC at 800.422.4661.
3. Funds will be requested via ACH within 1 to 3 business days from Card swipe.
4. Once you have refunded TASC for these medical expenses, your TASC Card available balance will return to \$2,500 (unless the benefit balance remaining on your Plan is below this amount). This process normally takes at least eight business days.

Throughout the year you may view a list of all TASC Card transactions simply by accessing your Online Portal. Updated after each purchase with the Card, the report will be available for download 24/7 in your Universal Benefit Account BizPlan Client website (www.tasconline.com).

Important

Your Plan renews at the start of each calendar year. Unfortunately, your TASC Card will be placed on temporary hold if your BizPlan Invoice is not paid by year-end. If a TASC Card is lost or stolen, you or the cardholder must notify BizPlan immediately at 800.422.4661. Failure to report a lost or stolen Card may jeopardize reimbursements for eligible expenses.



TASC Card Advantages

- Qualifies and pays eligible medical expenses on the spot.
- Eliminates the need to submit receipts for reimbursement.
- Automatically populates your *Year-End Report*.
- Eliminates writing checks for medical reimbursement to your spouse or employee.

You can change your benefit elections at the start of each Plan Year. Remember, we stated earlier in this Manual, the total compensation needs to be reasonable for the duties, hours worked, line of business, and part of the country in which the business or farm resides. When you set up your plan, your advisor worked with you to select the types of expenses that were eligible under your plan and the maximums for each benefit for the year. This took into account the dollar amount of all the benefits selected, plus the W-2 wage equals the total compensation for a qualified employee on the Plan.

Times change and you should review this every year to ensure that the total compensation package remains reasonable, while at the same time providing the maximum savings possible.

When reviewing your Plan, also consider the following:

Benefit Eligible Employees

The renewal process allows you the opportunity to change and/or modify your eligibility requirements. This process will allow you to legitimately exclude other employees from your Plan. To be eligible and listed on the Plan, all eligibility requirements established for the Plan must have been met by an employee by December 31 of the previous Plan year. For compliance, All of your employees who are eligible at the first of the year must be listed on the Plan (even if their medical expenses/ insurance needs are met another way). Eligible employees cannot be removed from the Plan list.

Here are some eligibility requirements to consider:

- You can set your Plan to exclude part-time employees who do NOT complete a designated number of hours. You can set this requirement at as many hours as you wish up to 25 hours of work per week. This means the employee needs to work a minimum of 25 hours per week (averaged on the basis of 52 weeks/ year) in order to be eligible for the Plan.
- You can exclude seasonal employees who do NOT complete up to seven months of work within a year.
- You can exclude employees who are under a certain age. The age limit can be established only up to a maximum of age 25. This means that to be eligible the employee must be age 25 or older on January 1st of the start of the Plan year.
- You can require current employees to complete a designated number of service months before they are eligible for the Plan. The maximum number of months you can exclude an employee is 36.
- You can exclude probationary employees as well. With a maximum of 36 months, this exclusion applies to any new employee who is hired after Plan start. This is actually a waiting period before a new employee becomes eligible for the benefits offered through the Plan. New employees will qualify for the Plan at the next Plan entry date, January 1 of the following Plan year.

Changes That Require a New Plan ID

If your business changes its name or tax filing status during a Plan Year, you will be required to re-enroll under a new Plan ID. Please contact TASC ASAP.

Advance invoicing ensures that your Plan runs smoothly and efficiently

To ensure that TASC operations continue to run smoothly, various actions need to occur in a timely manner, including the payment of TASC fees.

Advance payment guarantees uninterrupted Plan service and demonstrates that:

- The Plan is for the benefit of your employees.
- The Plan has been established on a pre-thought basis.
- Client status is in good standing.

What To Expect

Type of Invoice Administration Fee	The invoice for BizPlan is generated annually in mid-November for a pre-determined service period based on the calendar year.
Types of Payment Four Options Available For Payment of Invoice	<ul style="list-style-type: none"> • Annual Electronic Debit Payment • Quarterly Electronic Debit Payment • Check • Credit Card
Client Responsibilities Annual Electronic Payment Quarterly Electronic Payment	<p>If paying by Annual or Quarterly electronic payment, indicate this and provide the routing and account number on the Invoice and send along with a copy of a voided check to TASC in the provided envelope.</p> <p>After initial submission of the electronic payment option, you will no longer receive an Invoice for future Plan years. Instead you will receive an e-mail notifying you of the annual Administration Fee electronic debit that will occur on an annual or quarterly basis respectively.</p>
Check	<p>If paying by check, mail the Invoice and payment to TASC in the provided envelope. IMPORTANT: Be sure to include your Invoice Voucher with your payment!</p>
Credit Card	<p>If paying by credit card, either indicate this on the Invoice or call TASC at 800.422.4661. Our Customer Care representatives can take payment directly over the phone. Notify TASC of any disputes or changes that affect the administration fee.</p>
Standard Procedures Invoice	Generated and sent forty-nine (49) days prior to the Service Period start.
Due Date	Will be fourteen (14) days from the date the invoice was generated.
Service Charge Date	A \$20 late fee will be assessed sixty (60) days from the original invoice date, and the account will be placed on hold if the invoice is not paid by the service charge due date.
Statement	A Statement (second notice) of unpaid invoices will be mailed fifteen (15) days prior to the start of the Service Period.
Follow Up Statements	Additional Statements will be mailed out each month. You will incur a \$20 late fee service charge fifteen (15) days into the Service period (mid-January).
Plan Termination	The account will be terminated one hundred and four (104) days into the Service Period Start. Letters will be sent to each Client being terminated.

You can change your benefit elections at the start of each Plan Year. Remember, we stated earlier in this Manual, the total compensation needs to be reasonable for the duties, hours worked, line of business, and part of the country in which the business or farm resides. When you set up your plan, your advisor worked with you to select the types of expenses that were eligible under your plan and the maximums for each benefit for the year. This took into account the dollar amount of all the benefits selected, plus the W-2 wage equals the total compensation for a qualified employee on the Plan.

The time frame to make changes to your Plan is January 1 – April 30. Plan election changes will be processed on request after receipt of your updated Plan Election Change Form.

When reviewing your Plan, also consider the following:

Benefit Eligible Employees

The renewal process allows you the opportunity to change and/or modify your eligibility requirements. This process will allow you to legitimately exclude other employees from your Plan. To be eligible and listed on the Plan, all eligibility requirements established for the Plan must have been met by an employee by December 31 of the previous Plan year. For compliance, All of your employees who are eligible at the first of the year must be listed on the Plan (even if their medical expenses/ insurance needs are met another way). Eligible employees cannot be removed from the Plan list. Here are some eligibility requirements to consider:

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If your business changes its name or tax filing status during a Plan Year, you will be required to re-enroll under a new Plan ID. Please contact TASC ASAP.

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- You can exclude employees who are under a certain age. The age limit can be established only up to a maximum of age 25. This means that to be eligible the employee must be age 25 or older on January 1st of the start of the Plan year.
- You can require current employees to complete a designated number of service months before they are eligible for the Plan. The maximum number of months you can exclude an employee is 36.
- You can exclude probationary employees as well. With a maximum of 36 months, this exclusion applies to any new employee who is hired after Plan start. This is actually a waiting period before a new employee becomes eligible for the benefits offered through the Plan. New employees will qualify for the Plan at the next Plan entry date, January

Safe Harbor Rule – Under Regulation 1.105-11(c) (2) (iii) (C), that “Employees whose customary weekly employment is less than 35 hours, if other employees in similar work with the same employer have substantially more hours, are considered part-time. Employees whose customary annual employment is less than nine months, if other employees in similar work with the same employer have substantially more months, are considered seasonal. Notwithstanding these rules, a safe harbor permits an employer to treat employees whose customary employment is less than 25 hours a week or seven months a year as part-time or seasonal employees.”

Carryover

The Carryover feature allows unused medical reimbursement funds to carryover to the next Plan Year. This feature will protect your employee in a year where they might incur unforeseen medical expenses. The total amount that can carry over in one Plan Year.

Your Plan default is set to a Carryover maximum of \$5,000 for each eligible employee. There is no need for you to do anything unless you would like to opt-out of this Plan feature or change the dollar amount of the Carryover Maximum. To do so you must complete and submit the Plan Election Change Form found at the back of this Manual.

This maximum does not reset each year. The maximum is set per Plan and is set at the time of the Plan Application or by submitting a Plan Election Change Form.

Carryover Balance

This is the dollar amount that a Participant has available in their Carryover account. The balance of the Carryover is the available funds per participating employee for reimbursement of medical expenses in addition to that Plan Year (Period of Coverage) medical expense reimbursement maximum. The Carryover balance is equal to:

Previous year carryover balance equals the current year medical expense reimbursement maximum minus the current year medical expenses reimbursed Carryover balance. Carryover Balance amount will vary based on each employee’s medical expenses and fluctuate on a year-by-year basis. See example below:

Plan Year		Plan Year 2	
OOP Maximum	\$5,000	OOP Maximum	\$5,000
Used OOP	-\$2,500	Carry Over Balance	+\$2,500
	\$2,500	Available	\$7,500

Confirmation of Change

TASC will send a confirmation e-mail with instruction to download updated Plan Description or Summary Plan Description (dependent upon number of employees). A copy will be mailed upon request or if no e-mail or internet access exists.

Refund Policy

TASC will withhold a \$25 processing fee (from the refund amount) if the refund was requested after 30 days from the processing paid date. TASC reserves the right to withhold the fee to cover compliance review or cancellation of your BizPlan. This policy will not affect first year Clients.

TASC has a variety of features that come bundled with BizPlan that serve to protect you and keep you in compliance with IRS, ACA, DOL, and ERISA guidelines (where applicable).

Audit Guarantee

A Section 105 Medical Reimbursement Plan must be maintained in strict compliance with the Internal Revenue Code. By enrolling in our Plan and adhering to proper Plan procedures, AgriPlan, BizPlan and No Limit Plan Clients can be assured that their Plan meets all the requirements of the Internal Revenue Service.

We feel so certain of this compliance, that your Plan is protected by TASC's industry-exclusive Audit Guarantee. In the unlikely event you are audited, TASC will defend you in court and assume financial responsibility for any penalty and/or interest as it pertains to your Plan.

Our guarantee is as follows: TASC will support and assist any enrolled Client with an employee benefit deduction who has adhered to our Plan procedures and parameters. If challenged by the Internal Revenue Service, TASC will provide:

- Plan Documentation (upon request)
- Evidence of Plan implementation
- Evidence of Plan communications
- Records of expense adjudication
- Written and verbal communication regarding Plan
- All other tangential information pertaining to Plan

To Qualify

Based on facts and circumstances, TASC reserves the right to limit its assistance or support. A Client must be able to demonstrate:

- Compensation (cash and benefits) is reasonable based on employee duties and hours worked.
- Regular and consistent payment of cash wages.
- Log of hours worked and specification of hours worked in the Written Employment Agreement.

If Client has adhered to all procedures set forth by BizPlan, TASC will assume financial responsibility for any penalty and/or interest resulting from an audit as it pertains to AgriPlan, BizPlan and No Limit Plans. It is critical that enrolled Clients adhere to all outlined procedures in order to successfully maintain the deduction.

Plan Parameters

The Audit Guarantee applies to all Plan parameters that are specified by TASC in writing. These parameters include, but are not limited to, those outlined in the Plan Application, Expense Transmittal, and Plan Document.

TASC Stands Up for Small Business

A Tenth Circuit Court ruling strongly supports the tax savings provided to Sole Proprietors through Section 105 Medical Reimbursement Plans. Critical to the court's favorable ruling was close adherence to the procedures prescribed by TASC's AgriPlan and BizPlan:

TASC helped a Kansas farm couple who had their Section 105 Plan audited by the Internal Revenue Service (IRS). TASC provided legal and financial assistance for the Client and was able to prove that their adherence to the company's AgriPlan program had kept them in compliance with all Section 105 Plan regulations. A three-member judicial panel of the Tenth Circuit Court of Appeals unanimously reversed Tax Court decisions that affected the couple's medical expense deductions. This defense didn't cost the Client a dime and they saved over \$10,000 in medical expenses for the two tax years that were in question.

Exclusions

The TASC Audit Guarantee does not apply to an employer's election of parameters outside the scope specified by the Plan. Our Audit Guarantee assumes that the employer acts as the Plan Administrator or Plan Sponsor, working within our parameters, and that BizPlan is the Administrating Agent of the Plan as assigned by the employer. In instances when the employer acts outside Plan parameters, TASC will not be at fault for any decisions made by the employer. Decisions that meet the above criteria include but are not limited to: classing of employees or failure to distribute the Summary Plan Description (where applicable). These parameters are the sole responsibility of the employer who made the decision(s) independent of BizPlan and its representatives.



General Coverage

The Audit Guarantee covers the company, its officers, stockholders, and employees. Independent contractors are not covered under the guarantee.

Taxes

The Audit Guarantee does not cover any taxes that may be imposed as the result of an audit, i.e., a tax adjustment relating to an eligible expense. This tax would have been due by the individual or company prior to the Plan services of BizPlan making a determination of the expenses' deductibility under the Plan.

Legal Costs

Legal costs and other service costs related to the defense of BizPlan with either the Internal Revenue Service or the Department of Labor are covered under the Audit Guarantee as long as all parameters are in line with written BizPlan policy. Legal or other services beyond those provided by BizPlan and BizPlan's legal representatives are the full responsibility of the employer. BizPlan assumes the right to limit its assistance or support without limiting its responsibility for any penalty and/or interest charged as a result of an audit.

Reporting

BizPlan is not responsible for the preparation or reporting of wage or benefits on the W-2 or W-3 Form or for any other employee income reporting document required by the Internal Revenue Service, the Department of Labor, or any other entity.

Guarantee Coverage Period

The Audit Guarantee covers only the period during which the employer is enrolled in BizPlan and only aspects that relate to BizPlan's parameters and actions.

Audit Guarantee Coverage Limits

The Audit Guarantee does not cover non-compliance resulting from the actions of the employer, the Administrator, or any Administrating Agent apart from BizPlan that occurred before, during or after the period of services to the employer.

This guarantee entitles you to a 100% refund of your enrollment fee if during any plan year your participation in your plan fails to result in tax deductions of at least \$2,000. The tax deduction guarantee is applicable to all business types (i.e., Sole Proprietor, C-Corporation, Partnership, LLC, etc.) with the exception of S-Corporations.

Rules and Guidelines: The refund may be applied to any future fees. To receive the refund, your tax professional or TASC Provider must substantiate that your participation did not create a tax deduction of at least \$2,000 and share this information with TASC. For verification, BizPlan reserves the right to request a copy of your tax return at any time prior to the refund of the enrollment fee. For more information contact TASC directly (at 800.422.4661) or log onto TASC and submit a Service Request.

Advance invoicing ensures that your Plan runs smoothly and efficiently

To ensure that TASC operations continue to run smoothly, various actions need to occur in a timely manner, including the payment of TASC fees.

Not only does the Advance payment guarantees uninterrupted Plan service but it also helps you with Plan compliance by demonstrating that:

- The Plan is for the benefit of your employees.
- The Plan has been established on a pre-thought basis.
- Client status is in good standing.

The SS-4, W-4 and I-9 forms must be filed when hiring an employee. Additional forms are required for payroll reporting. Your state may have additional requirements. To obtain actual forms for filing or if you have questions, please contact your tax professional.

<p>SS-4 Form</p> <p>This is an application for a Federal Employer Identification Number or EIN. You must apply for this identification once you become an employer. This form is filed only once and there is no charge for filing.</p> <p>If you do not have a Federal Employer Identification Number and have not applied for one, download a SS-4 form from www.irs.gov.</p> <p>This is the only tax form that is supplied by TASC; send it to the appropriate federal office, not back to TASC.</p>	<p>W-4 Form</p> <p>You must obtain a W-4 form from each employee to verify employee withholding.</p> <p>Once completed, this form remains in the employer's file.</p>	<p>I-9 Form</p> <p>An I-9 form is an Employment Eligibility Verification form.</p> <p>This should be completed and kept on file for each employee.</p>	<p>720 Form[#]</p> <p>The PCORI fee will need to be recorded on IRS Form 720 and paid by July 31st of the calendar year immediately following the last day of the Plan year for years 2012-2019.</p>
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Wage Payment and Other Tax Reporting Forms

Unless otherwise stated, these forms must be prepared and filed by January 31.

- W-2 Form Reports the wages earned by the employee and is attached to the Year-End tax filing submitted to the Internal Revenue Service.
- W-3 Form Verifies the Social Security contribution along with the W-2. Send this form to the Social Security office, not the Internal Revenue Service. (Must be filed by March 31.)
- 940 Form Reports federal unemployment tax. This tax is not required for spousal employees or, in general, for agricultural labor.
- 941 Form Submitted by BizPlan Clients who are required to report employee tax withholdings on a quarterly basis and whose estimated employee taxable wages exceed \$6,000* annually.
- 943 Form If you are an AgriPlan Client you must file a 943 form to report employee tax withholdings. This form must be filed by January 31.
- 944 Form Submitted by BizPlan Clients whose estimated employee taxable wages are less than \$1,800* annually.
- 720 Form Small fee collected to help fund the Patient-Centered Outreach Institute (PCORI) for Plan years 2012-2019. This form must be filed by July 31. ***#Only applicable to Multi-Employee HRA with Group Insurance Plans.*** (See page 29 *Healthcare Reform Changes*)

Tax Filing Forms

Schedule F (Farming)
This form is for reporting the amount of deductions taken under AgriPlan.

Schedule C (Business)
This form is for reporting the amount of deductions taken under BizPlan.

Also, if applicable:

- **Partnerships**
Form 1065
- **C-Corporations**
Form 1120
- **S-Corporations**
Form 1120S
- **Non-Profits**
Form 990

*Subject to annual tax law changes.



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