

## Participant Reference Guide for Flexible Spending Accounts



Welcome to your new FSA plan, called FlexSystem.

We hope you will find FlexSystem to be an efficient and valuable service. You will access BeneCenter as your starting point for benefits. We've connected FlexSystem's online access (called MyTASC) to BeneCenter.

This guide will walk you through the initial login process, how to request a reimbursement, as well as how to use several other Participant web tools. Please retain this Guide for future reference. For additional questions call Customer Care at **800-422-4661**.

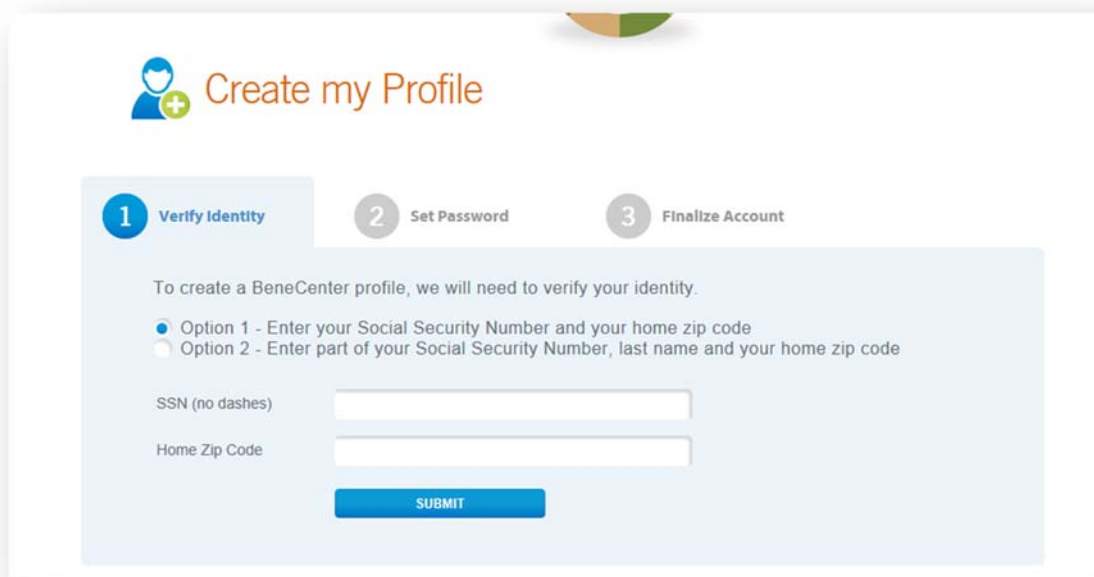
## Welcome to your Benesyst-TASC FSA Plan


There are a variety of ways to manage your Flexible Spending Account (FSA):

- Online portal accessed via BeneCenter. Click *Spending Account Services*, to go to MyTASC where you can view FlexSystem FSA balances, change your profile information, and more.
- MyTASC Mobile application for Android and Apple smart phones and tablets. This is a free download from Google Play or iTunes.
- Two-way Text Messaging using any mobile device. (You will need to provide your mobile number. Instructions on accessing your profile are in this guide.)

**INFORMATION FOR CURRENT EMPLOYEES:** If you did not receive an email titled “*Welcome Participant*” with access instructions, please call Customer Care at **800-422-4661**. Provide your email address and we’ll enter it in your profile, and then you will be able to access your account.

**INFORMATION FOR NEW HIRES:** You will receive an email with instructions on how to setup your BeneCenter account for the first time. You will be asked to set your password and once logged in; you may create your own username.



 **Create my Profile**

**1** Verify Identity      **2** Set Password      **3** Finalize Account

To create a BeneCenter profile, we will need to verify your identity.

☒ Option 1 - Enter your Social Security Number and your home zip code  
☐ Option 2 - Enter part of your Social Security Number, last name and your home zip code

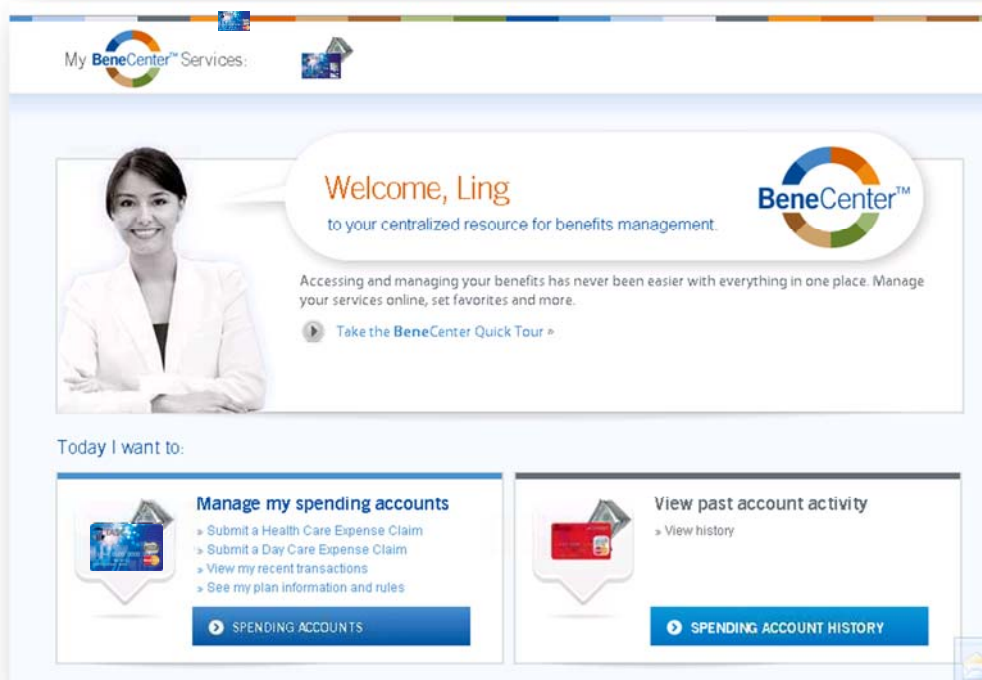
SSN (no dashes)

Home Zip Code

**SUBMIT**

## Accessing MyTASC through BeneCenter

1. Go to [www.benesyst.net](http://www.benesyst.net) and click *Login* (in the upper right corner).
2. Enter your username and password to enter the BeneCenter portal.
3. Click the blue *Spending Account Services* button under *Manage Spending Accounts*. This will open the MyTASC FSA site. (You will not need to re-enter your username or password.)



## Managing Your FSA Account

### Profile Settings

You will use BeneCenter ([www.benesyst.net](http://www.benesyst.net)) to make profile changes, including:

- Password
- Email
- Bank account(s) for FSA reimbursement deposits

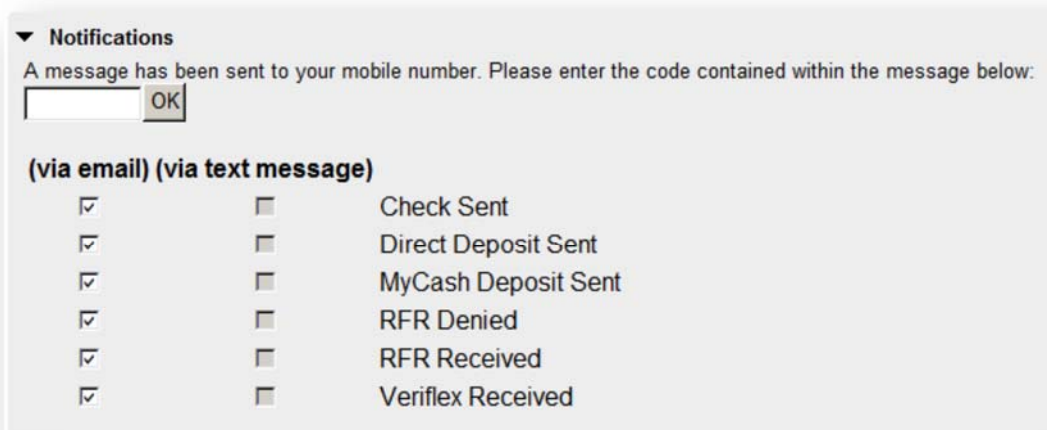
The screenshot displays the 'My BeneCenter Profile' page. At the top, there is a header with a 'Client Logo Here' placeholder, a dropdown menu for 'View benefits with: ABC, Inc.', and links for 'LOG OUT' and 'Manage My Profile'. Below the header, a section titled 'My BeneCenter Services' features icons for various services. The main content area is titled 'My BeneCenter Profile' and includes a section for 'Update my information'. This section prompts the user to 'Select your BeneCenter preferences below:' and provides a link to '»Update Account Password'. It contains three input fields: 'Email address' (pre-filled with 'sample@gmail.com'), 'Security Question' (pre-filled with 'Fathers middle name?'), and 'Security Answer'. A 'SAVE ACCOUNT INFORMATION' button is located below these fields. The 'Direct Deposit' section follows, with a sub-section 'For My Flexible Spending Account' that instructs the user to 'To activate or modify direct deposit for your FSA reimbursements, please click the button below.' and features a 'FLEX DIRECT DEPOSIT' button. Another sub-section, 'For My Other Benesyst Benefits Services', instructs the user to 'To activate direct deposit for your other benefit reimbursements, please follow the instructions below.' It shows a status of 'No Active Bank' with the option to 'Receive paper checks' or 'Active' (indicated by a green checkmark). Below this is an 'ADD BANK ACCOUNT' button. At the bottom, it states 'The active account above receives benefit payments for the following services: Commuter & Transportation, BeneScholar'.

## Text Notification services

Sign up to receive notifications concerning your account balances, reimbursement requests, and payments. Only benefit-related texts specific to your account are sent; no SPAM or other notifications are sent.

To set up **Text Notification** services for your FSA, you will use MyTASC. Log in to BeneCenter and click the blue *Spending Account Services* button under *Manage Spending Accounts* to go to MyTASC. On the home page of MyTASC, click *Profile* on the right side of the page. (NOTE: Do **not** change any other information on this page –use the *Profile* page of MyTASC for setting up or changing text notification services only.)

1. In the *Profile* section, enter your mobile phone number.
2. At the bottom of the page under *Notifications*, select your preferred text notifications and *Save*.
3. A text message with a verification number will be sent to your mobile phone.
4. Enter the verification code in the *Notifications* section and select OK. The verification process must be completed to authenticate your settings.



▼ **Notifications**

A message has been sent to your mobile number. Please enter the code contained within the message below:

**(via email) (via text message)**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	Check Sent
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Direct Deposit Sent
<input checked="" type="checkbox"/>	<input type="checkbox"/>	MyCash Deposit Sent
<input checked="" type="checkbox"/>	<input type="checkbox"/>	RFR Denied
<input checked="" type="checkbox"/>	<input type="checkbox"/>	RFR Received
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Veriflex Received

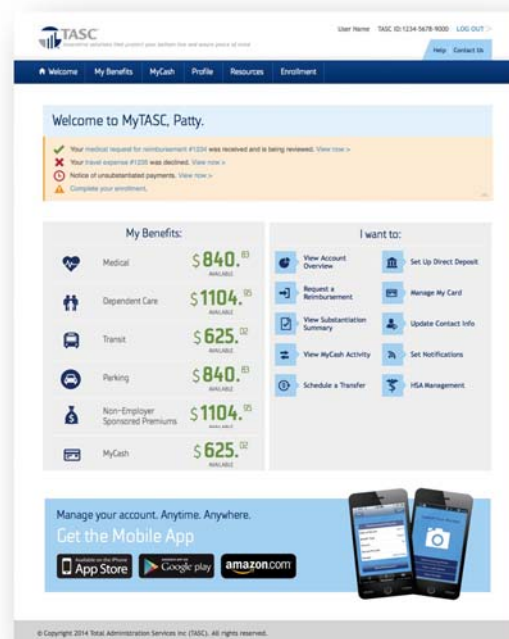
## Email Notification Services

You are signed up to automatically receive email notifications. You may change your notifications at any time; simply log in to BeneCenter, click *Spending Account Services* then click *Profile*. Click *Save* after you change any email notifications.

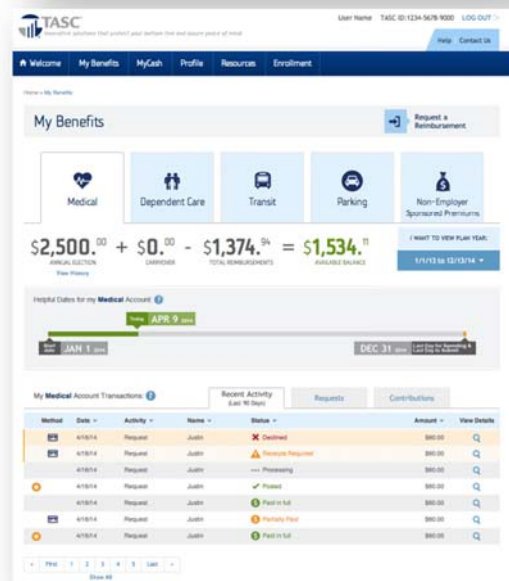
## Account Summary

### Online

The MyTASC home page shows your available balance for all of your FSA benefits: medical and/or dependent care. It also includes links to the most common functions you will use. Click on Account Overview to get details of your accounts.



On the MyBenefits window, you can see your annual election, total contributions, and total reimbursements. (If you have more than one account, simply click the tab for the benefit for which you want more detail.) You can see eligibility dates, the last date for reimbursement requests submission (Runout Period End Date), and, if applicable, the Grace Period End Date.



### MyTASC Mobile

For the ultimate in convenience, access your account information from anywhere, at any time with the MyTASC Mobile app. Use your phone or mobile device camera, to submit requests for reimbursement (along with any documentation). To download, visit the Apple App Store or Google Play and search for TASC. The MyTASC Mobile app runs on most Android-based phones and tablets, as well as the Apple iPhone, iPad, and iPod Touch. MyTASC Mobile provides fingertip access to most of the same features available through your online account.



## Requests for Reimbursement (RFRs)

You may request reimbursement any time a qualified FSA expense has been incurred. Submit Requests for Reimbursements only for eligible expenses incurred during the applicable Plan Year by eligible Plan Participants 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 reimbursement requests.

Requests for reimbursement are processed daily. Once a request is reviewed and approved, a reimbursement is issued to your MyCash account. **All** reimbursements are deposited in your MyCash account. You can access the funds in your MyCash funds in one of three ways:

1. Swipe your TASC Card at any merchant that accepts major credit cards. (Remember, these are your reimbursement funds and can be used for any type of purchase.)
2. Withdraw at an ATM using your TASC Card.
3. Transfer to a personal bank account. Log in to BeneCenter, click *Account Services*, then click *Manage My Card* to view and manage your MyCash funds.

### How to request reimbursements

You have multiple ways to request FSA reimbursements.

- Enter information online through BeneCenter/MyTASC
- Enter information via the MyTASC Mobile app
- Text information via Two-Way Text Messaging
- Fax or mail your personalized Request for Reimbursement Form\*

\* You can download a personalized Request for Reimbursement Form online.

### Online Requests for Reimbursement

It's easy to submit a Request for Reimbursement online:

1. Log in to BeneCenter, click *Spending Account Services*, then click *Request a Reimbursement*.
2. Enter all required information (Service Date, Service Type, Amount Paid, Service Description, Service Provider, etc.) and upload your receipts. **You can submit more than one expense.**
3. Before submitting the request, review your request carefully and correct any errors, then click *Submit*.

**New Transit Requirement:** Effective for expenses incurred after 12/31/15, the IRS no longer allows manual cash reimbursements for pre-tax transit benefits. Participants are **required** to use their TASC Card for transit expenses. This requirement does not apply to Parking benefits.



## MyTASC Mobile Requests for Reimbursement

Submitting a Request for Reimbursement via the MyTASC Mobile app is fast and convenient when you're on the go. Simply enter the required information as prompted and attach your receipt by taking a new photo using your mobile device camera or selecting an existing image.

## Managing Your Requests

To view your submitted Requests for Reimbursements (RFRs) and payments, log in to BeneCenter, click the *Spending Account Services* blue button. Then click *View Account Overview from MyTASC* home screen. Your recent activity will show in the window, for specific request or contributions older than 90 days, simply click the appropriate tab for Requests or Contributions.

(You can also obtain this information from your mobile device using the MyTASC Mobile app.)

## 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

Some employers offer a transitional period at the end of the Plan Year during which time participants may be able to incur and/or submit expenses. Check with your employer for complete details on your Plan and if this is offered. The Plan Year is officially closed following a transitional period at the end of the Plan Year, or sooner if directed by your employer.

At the end of the Plan Year, if allowed by your Plan, you may carry over a portion of your unused balance (if allowed by your Plan) in your medical FSA from year to year. The maximum carryover allowed is \$500; your employer may choose a lesser amount or no carryover. Any unused medical FSA funds (exceeding your employer's carryover maximum) are forfeited to your employer.

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





## TASC Card

If your employer elected FSA debit cards for your plan, you will automatically receive a new TASC Card. The card, along with the Cardholder Agreement and activation instructions, is mailed directly to your home. Your TASC Card is automatically activated with its first use. From the MyTASC home window, click *Manage My Card* to view your card details, request a card for a dependent, reissue a card, request a PIN, and view allowed benefits.

Your TASC Card is good for four (4) years. So hang on to it! Even if you deplete this year's benefits funds, you'll be able to use the TASC Card again next year if you re-enroll in your FSA.

## Dependent/Spouse TASC Card

Give your dependent flexibility with his/her own TASC Card. The additional TASC Card offers your spouse or dependent the same convenience and advantages you enjoy. You may receive one additional card for your spouse or dependent free of charge. Up to two additional dependent cards are available, if needed. (Fees may apply for third and fourth cards, please see your Plan Administrator for details.)

To request a TASC Card for your spouse or dependent, log into BeneCenter and click *Spending Account Services*, then *Manage my Card*. You'll see the area to request cards for dependents at the bottom of the Card window.

## Important Notes about your TASC Card

### Lost or stolen cards

Notify Benesyst immediately **(800-422-4661)** if you or your dependent's TASC Card is lost or stolen. You can report online via the *Manage my Card* link on the MyTASC main window. Click *Reissue Card*, and then select *Lost/Stolen* as the reason for reissue or call Customer Care. Once reported, the lost/stolen card is deactivated immediately and a new card issued. Your new card will arrive within 7-15 days. (Fees may apply to replace your card(s), please see your Plan Administrator for details.)

### Request a PIN

To request a PIN (for debit transactions or ATM use), log into BeneCenter, click *Spending Account Services*, then click *Manage my Card*. Then click *Request PIN*.

### MyCash access

Reimbursements for eligible benefits expenses will be deposited into your MyCash account. Access MyCash funds with the swipe of your TASC Card at any merchant that accepts major credit cards or at an ATM (with a PIN). Or click *Schedule a Transfer* from the MyTASC home screen.

## Reimbursement Tips

The following tips will help ensure prompt and accurate reimbursements.

- Save your receipts! Even if you are not prompted to attach in the online wizard, you may later need to provide substantiation of a requested reimbursement.
- Make a copy of receipts if you are submitting a reimbursement request via mail.
- If a receipt covers expenses on multiple reimbursement requests, you need to submit a copy of the receipt (or upload the receipt if completing online) for each request.
- Be as complete as possible in the comments section to ensure understanding.
- The Dates of Service refer to the date the service was incurred or rendered.
- If submitting the request for reimbursement form via mail or fax, you must sign and date each form. If completing online, this step is not necessary.
- FlexSystem processes reimbursements daily. Payments are initiated within 48-72 hours or receipt of a complete and accurate reimbursement request.