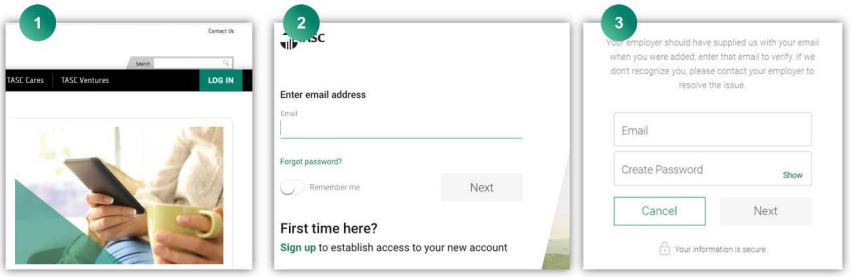
TASC UNIVERSAL BENEFIT ACCOUNT®

PARTICIPANT REFERENCE GUIDE

Welcome to TASC! This Guide will walk you through your account from the initial Sign Up, Request for Reimbursements, Account Management, to Re-enrollment. Please retain this Guide for future reference. If you have additional questions, sign in to TASC and select *Contact Us* or call Customer Care toll-free at 800-422-4661.

How to Sign Up:

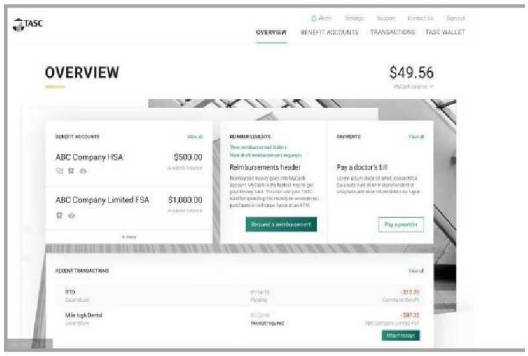


1. To get started, go to www.tasconline.com. Select the green LOG IN button on the menu bar. *(NOTE: Chrome is the preferred browser for accessing Universal Benefit Account.)*
2. From the drop-down menu under Universal Benefit Account Login, select the INDIVIDUAL/EMPLOYEE option. This will take you to the Sign In screen for Universal Benefit Account.
3. The first time you access Universal Benefit Account, you'll need to sign up. This applies to new and existing TASC participants. To sign up, locate the area that says **First time here?** and click on the words **Sign Up**.
4. You will be asked to enter an email address and create a password*. If the email you entered is not recognized, please contact TASC Customer Care for assistance with adding your email address to your profile.

   **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.*
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 authentication 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.

Congratulations! You have successfully signed up. You can now manage your benefit accounts online at your convenience.

Overview: 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 internet, to a tablet, to their smart phones. 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 smart phone.

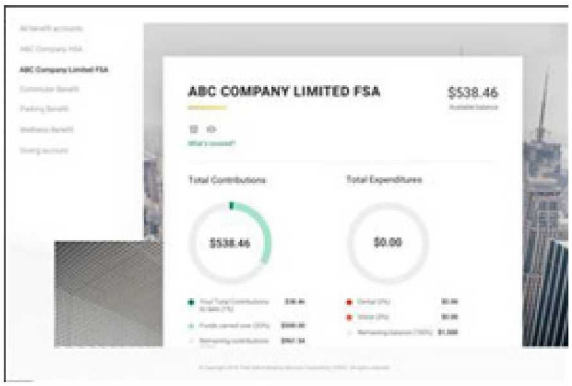
Once you have successfully signed into the web portal, you will be taken to the Overview page. Here you will be able see the details regarding your account(s). All your active accounts will be listed on the left, with the amount of your available balance. Your MyCash balance will be on the upper-right corner of the page. In the middle of this page you will see links to your Reimbursement, Payments, and Recent Transactions. Click on View All under any of these headers to explore the details.

Settings: Under Settings, you can update your Profile Information, such as Notifications, Bank Account Information, Sign In, Security, and Dependents. Just click through to make your selections and update your information. To receive notifications concerning your Account Balances, Reimbursement Requests, and Payments, follow these steps to set up your custom notifications.

- From your Profile page, validate your email address and enter your mobile phone number (a valid email address must be entered to receive text messages).
- Click on Notifications on the left.
- Select the Text, Push, and/or Email Notifications you wish to receive for the following issues (Enrollment, TASC Card, and Reimbursements).

Support/Contact Us: Click on Support for our FAQs and information regarding Customer Care. The Contact Us tab also features two (2) different ways to contact us: telephone or online support request. To learn more about your benefit accounts and how to manage your accounts, visit our New Participant resource page for educational materials and videos.

Benefit Accounts: Under this tab, you can take a deeper dive into your benefit accounts. All your accounts are listed on the left. Click on any account to view details regarding that specific account. You will see your Total Contributions, Total Expenditures, and your MyCash Balance. From this page, you can Pay a Provider or Request a Reimbursement by using the tabs at the bottom of the page.



Transactions: Here is where you find all your transactions. This includes expenditures, reimbursements, contributions, bank transfers, bills and receipts, and donations. Click on any link on the left to view the details. You can search, sort, and attach receipts easily from this page.

New Universal Benefit Account Features

Alerts: Every time you sign into your account online, you may notice you have some alerts. Alerts are our way of calling attention to matters concerning your account that need action. You can access your alerts by clicking on the alert tab at the top of the screen. You will also see alerts posted next to the item needing attention, such as a reimbursement, transaction, or contribution. You can also select how you wish to receive alerts.

Fast Track Service: Everyone knows how frustrating it is to be on hold waiting for customer service. All you need is a quick piece of information, but here you are, stuck on hold. With TASC Priority Queuing, you feel special because your call, transaction, or inquiry gets fast-tracked and you get on with your busy day. There is nothing you need to do to get Priority Queuing; it's all up to your employer. After your employer provides you fast track, you contact TASC with a need or question. TASC's system is smart enough to recognize you and your employer and move your call (or email) into the fast pass line. You get faster resolution, transactions, and service.

IVR Phone System: In addition to TASC online and the TASC Mobile App, TASC also offers an Interactive Voice Response (IVR) phone system. To easily check your account balance, recent transactions, and obtain other account information, call one of the automated phone lines: (608) 241-1900 or (800) 422-4661.

The 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 substantiates 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 (10) days following the completion of your account enrollment. Please watch for it to arrive at your home address along with the Cardholder Agreement in a plain white envelope.

In the meantime, you may submit an online request for reimbursement for expenses incurred prior to receiving your TASC Card. Your TASC Card is good for four (4) years, so hang on to it! Even if you deplete the current year's benefits funds, you'll be able to use the TASC Card again next year when you re-enroll. The TASC Card operates under several separate accounts to serve as both a benefits debit card as well as a cash card.

Stacked Card: The TASC Card is the most innovative benefit card with features such as MyCash to improve your health, wealth, and well-being from your benefit plan participation. You can use your TASC Card to access funds in all your accounts, even when multiple benefit accounts exist, such as a HSA, HRA, Dependent Care, Parking, and Commuter Transit. The TASC Card allows you to purchase eligible expenses without using your own payment card or submitting receipts for reimbursement. With the Stacked Card 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 needing to pay 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 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 purchases. At the point of purchase, the IIAS automatically approves the purchase of eligible items and payment is made automatically to the authorized merchant from your benefit account.

Request for Reimbursement

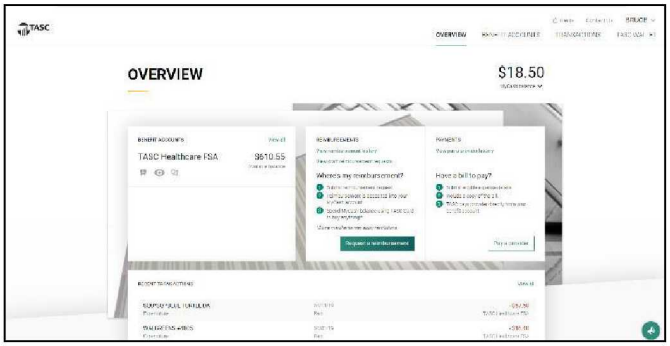
If you pay for an eligible expense out-of-pocket without the TASC Card, submit a request for reimbursement along with substantiation through one of the following methods: TASC mobile app, website, Claim ConneX, mail, or fax a personalized paper request form (download via from your account).

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 claim reimbursement for:

- Eligible expenses incurred during the applicable plan year, or subsequent grace period (if applicable);
- 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.

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

How to request reimbursement:



1. Sign into your account at www.tasconline.com.
2. From the Overview page, select the green box *Request a reimbursement.*
3. Select who incurred the expense.
4. Select the date of the expense.
5. Select the expense date.
6. Enter the expense amount, the merchant, attach the receipt(s), and a description of the expense (optional).
7. Click Next to review your request, and then Submit reimbursement request.
8. Reimbursement is deposited into your MyCash account on your TASC Card.
9. Spend MyCash balance using TASC Card to buy anything!

Receipt Repository: The Receipt Repository enhances and streamlines the online reimbursement request process by allowing you to easily attach receipts and/or bills to an online request for reimbursement of account funds. In the Receipt Repository, you can securely and digitally store and manage receipts and bills needed for reimbursement.

Your receipts and bills can be uploaded by you into your Receipt Repository via the TASC mobile app using your cell phone's camera or can be scanned and/or uploaded from your browser into the Receipt Repository via www.tasconline.com website. Any receipt or bill that you load into the Receipt Repository remains there until you either use it for an online reimbursement request or delete it from the Receipt Repository. Receipts can be uploaded and stored in JPG, JPEG, GIF, PNF, or PDF format and are only viewable by you. Each employee has their own separate Receipt Repository, ensuring information is safe and secure.

Reimbursement Processing & Payment

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 instructed. You may instead choose to receive a mailed paper check. Paper checks are issued on a limited basis and only upon request. A convenience fee may be applied per check.

Insufficient Funds: If funds in the benefit account are insufficient to cover the entire request, a reimbursement will be issued in the amount of the available balance. The unpaid balance of the request will remain an open item until additional deposits are received, at which time an additional reimbursement payment will be issued.

Pay the Provider: Accessible from the Overview page and the Benefit Accounts page, the Pay the Provider feature offers another simple and fast way to pay for an eligible expense. Click on Pay the Provider, select who incurred the expense, select the date the expense was incurred, and the expense type. Enter the amount, provider or merchant, address (including unit or suite), city, state, and zip code. Attach the bill by clicking on the appropriate box. This will allow you to attach a bill from the bill depository or to browse your computer to locate the appropriate bill. Review and click submit. TASC will send payment from your account directly to your provider.

Direct Deposit: You can choose to have your reimbursements direct deposited into your bank account. To establish direct deposit of your MyCash funds to a personal bank account, visit the TASC website and click Set Up Direct Deposit. With direct deposit, funds ($25 or more) are forwarded from your MyCash account to your bank within 48 to 72 hours of a completed submission.

NOTE: 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.

Claim ConneX™ (if employer elected): If your employer has elected Claim ConneX and you are enrolled in Claim ConneX for your FSA, your medical insurance provider automatically submits the unpaid portions of your medical claims to TASC for processing. Those claims will be reimbursed automatically to you from your FSA. No action is required from you to receive reimbursement for those claims.

If your employer's FSA has elected Reimbursement Ordering and you have an FSA and a TASC HRA, requests submitted via the request for reimbursement form on the TASC website or via your medical insurance provider (Claim ConneX feature) will be routed automatically to your account that reimburses in the pre-set order of account depletion.

TASC Card Features

MyCash: This TASC Card features a separate cash account known as MyCash where reimbursement payments are deposited (faster than ACH bank deposit) and available via the TASC Card for purchases or ATM withdrawal. All reimbursements are directly deposited into your MyCash account and accessible via the TASC Card. MyCash funds can be spent any way and anywhere Mastercard is accepted. NOTE: Currently MyCash purchases might not be made at CVS Pharmacy, ShopKo, or Walmart.

Access your MyCash funds in any of the following ways:

- Swipe your TASC Card at a merchant that accepts Mastercard;
- Withdraw cash at ATM (with a PIN) using the TASC Card (request a PIN at www.tasconline.com);
- Transfer funds to a personal bank account via the website.

MyCash funds can also be relied upon to cover eligible benefit account expenses if no funds are available in your benefit account (thus avoid embarrassing declines at checkout). It's easy to manage your MyCash reimbursement funds from the TASC website. From www.tasconline.com, go to the overview page to view MyCash activity and card information, save bank account information, and transfer funds to a personal bank account. You can view MyCash activity and balance via the TASC mobile app, too.

NOTE: If you no longer participate in TASC benefits, you may maintain an active TASC Card to access your remaining MyCash funds. Per the participant Terms of Usage, you will be charged a $5 monthly Cash Account Access Service fee, deducted from your cash account each month until all funds are depleted.

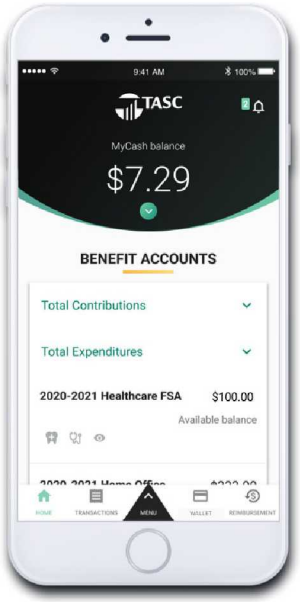
TASC Wallet: This convenient organizer offers mobile and web access to the TASC Card. You can request a new card, access your card history, report a lost or stolen card, create a PIN, and request an additional card for a spouse/dependent. You can manage your PIN, report a lost or stolen card, or request a new card. You can even take a picture of a card, such as your insurance card, and store it.

Card Holder: Consumers have many types of cards found in their physical wallet. This may be challenging at times to locate specific card information needed. TASC Wallet's Card Holder feature provides participants a highly secure location to easily access information contained on various stored cards. Card information is stored by using the mobile phone's camera to capture the card's image.
Note: Consumers store many types of cards in their physical wallet, such as healthcare insurance, vision plan, and auto insurance.

Lock/Unlock TASC Card: If your TASC Card is lost or stolen, you can quickly disable it with TASC Card Lock online or via the TASC mobile app. When found, simply unlock it and it's ready to use again.

TASC Mobile App* (for iPhone and Android)

TASC has developed a mobile app to help you manage your account easily and efficiently from any place, at any time. It includes numerous features outlined below:



Overview: At the top of the screen is your MyCash balance. Below the MyCash balance are your contributions and expenditures. And at the lower section of the screen, you'll find a list of your benefit accounts and available balances. Click on these plans to see the details and then scroll down to see your recent transactions.

Account Details: Click on an account to view the details, such as total balance or your available balance. You can look at the contributions and expenditures and can expand to see more details, such as Total Contributions, Expense Type, and your rollover-funding amount, if applicable.

Personal Information: Click on Profile to update phone numbers, addresses, gender, date of birth, and more. You can also add an additional layer of security and enable two-factor authentication. Also, enable biometric security or a passcode, depending on the device you use.

Picture to Pay: Picture to Pay makes paying an expense even easier. Click the menu option called Picture to Pay and a camera will pop up. Take a picture of the invoice, enter the amount you would like to pay, review it, and then submit. That's all there is to it!

TASC Wallet: You can access your TASC Card information by clicking on the TASC Card menu. You can look at the card itself and choose from multiple options for your card.

Biometric Security: Everyone is worried about security these days. Biometric Security is the identification of a person by biological features, like a fingerprint, a thumbprint, or facial recognition. As part of Universal Benefit Account, TASC uses biometrics to authenticate and provide participant access to their account and create a much more secure environment than a password can provide. Setting up Biometric Security is a readily available feature when you download that TASC app on your mobile phone.

**Standard message and data rates may apply.*

Expense Eligibility Look Up: Healthcare benefit accounts, such as Medical FSA and HSA, allow use of benefit account funds for qualifying expenses, such as medical co-payments, prescriptions, and qualifying healthcare items meeting IRS requirements. These qualifying items are typically found in pharmacies or grocery stores having an in-store pharmacy and include items for pain relief, digestive health, baby care, cold and allergy, first aid, etc. These retailers do not always identity these items as qualified healthcare benefit expenses—and over 65,000 items are possible qualifying items.

To help you maximize use of benefit account funds and minimize use of your personal funds, Expense Eligibility Lookup assists you in determining eligibility of certain items right when you need it the most—while in the shopping aisle of your local store. Never wonder if an item is an eligible expense or if you need to use your personal funds to complete the purchase.

GET THE APP! To download the TASC Mobile App, visit the Apple App Store and search for TASC App for iPhone or visit Google Play Store and search for TASC App for Android.

Plan Renewal

Re-Enrollment

Near the end of the plan year, you will have the opportunity to re-enroll in your benefit account(s). Please check with your employer regarding your specific re-enrollment procedure.

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