

# PARTICIPANT REFERENCE GUIDE

UNIVERSAL BENEFIT ACCOUNT®



**Welcome to TASC!** This guide will walk you through the initial sign-up steps, requesting reimbursements and managing your account. Please keep this guide for future reference. If you have questions, sign into your account and go to Contact Us or call Customer Care toll-free at 888.276.3147.

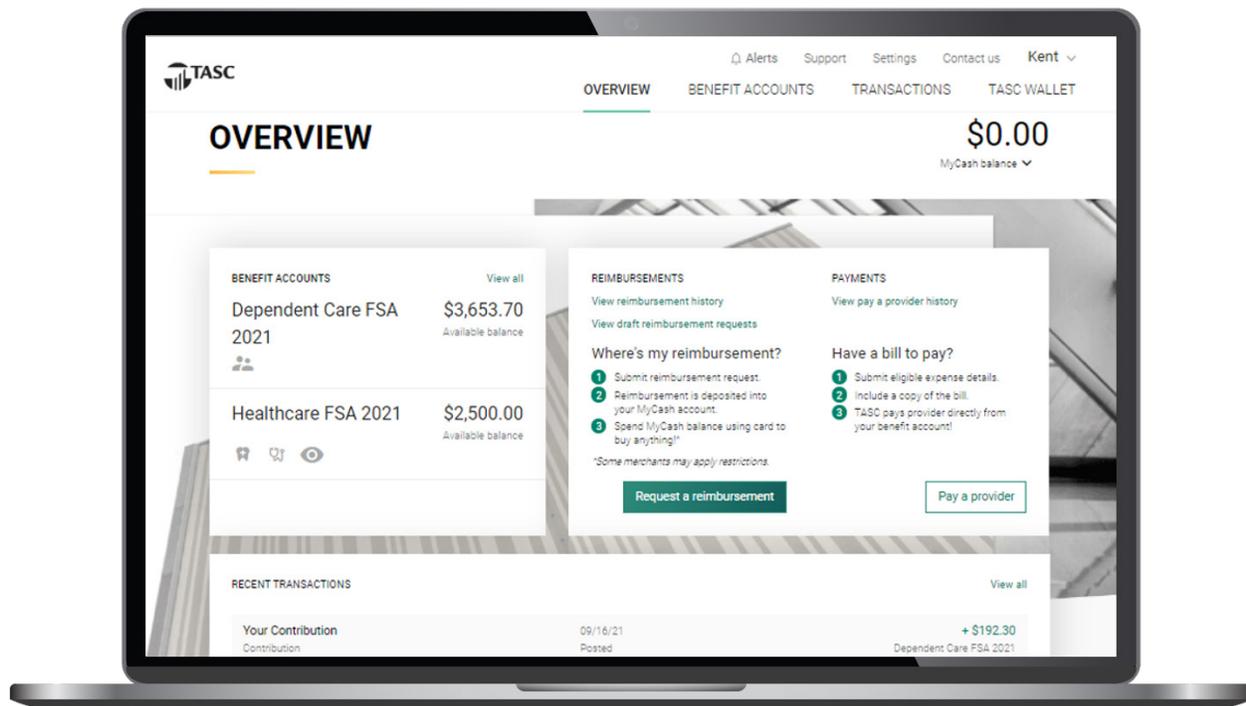
TASC provides a seamless and unified experience across multiple channels, with a consistent look and feel and a smart, integrated approach—start on one device and pick up right where you left off on another, like web to mobile.



### **How to sign up:**

1. Go to [www.SCMoneyPlus.com](http://www.SCMoneyPlus.com) and select the **Login to TASC** button on the left side of the page. *(Note: Chrome is the preferred browser for account access.)*
2. The first time you access your account, you'll need to complete a few sign-up steps. Under **First time here?** click the **Sign up** link.
3. Enter your email address and create a password. Click **Next**.
  - PEBA will share your email address with TASC. When you sign up, it's important to use the email address PEBA has on file for you. If the address you enter is not recognized, contact TASC Customer Care at 888.276.3147 to add your email to your profile.
  - Passwords must be a minimum of eight characters and must contain at least one uppercase letter, one lowercase letter, one special character and one number.
4. Check your email for a 6-digit verification code. Enter that code to verify your email address.
5. Read through and agree to the Terms of Use.

**Congratulations!** You can now manage your MoneyPlus accounts online at your convenience.



**Overview:** When you sign in, you will be taken to the **Overview** page, where you will see the details about your account(s). All your active accounts will be on the left, including your available balance. Your MyCash balance will be on the upper-right corner of the page. In the middle of the page, you will see links to your reimbursement, payments and recent transactions. Select **View All** under any of these headers to explore the details.

**Settings:** Under **Settings**, you can update your profile information, bank accounts, dependents and security settings. Just click through to make your selections and update your information.

**Support/Contact Us:** Click **Contact Us** to contact TASC via online support request. To learn more about your MoneyPlus accounts and how to manage them, visit our resource page for educational materials and videos.

**Accounts:** Under this tab, you can take a deeper dive into your MoneyPlus accounts. Select any account to view details about 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 links at the bottom of the page.

**Transactions:** Here is where you'll find all your transactions, including 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.

### Universal Benefit Account features

**Alerts:** When you sign into your account online, you might notice 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 *Alerts* tab at the top of the screen. You will also see alerts posted next to items needing attention, such as a reimbursement, transaction or contribution.

**Fast-track service:** With TASC Priority Queuing, you feel special because your call, transaction or inquiry gets fast-tracked and you get on with your busy day. TASC's system will recognize you as a MoneyPlus participant and move your call (or email) into the fast pass line. You get faster resolution, transactions and service.

**IVR phone system:** In addition to online participant account access 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 toll-free 888.276.3147.

## Request for reimbursement

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

You may request reimbursement any time you incur a qualified expense, even if you have not paid for the service yet. 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.

*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.SCMoneyPlus.com**.
2. From the Overview page, select the **Request a reimbursement** button.
3. Select who incurred the expense.
4. Select the expense date.
5. Enter the expense amount, the merchant, attach the receipt(s), and a description of the expense (*optional*).
6. Click **Next** to review your request, and then **Submit reimbursement request**.

Your reimbursement is deposited into your MyCash account on your TASC Card. You can spend your MyCash balance using your 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.

You can upload your receipts and bills into your receipt repository via the TASC mobile app using your cell phone's camera. You can also scan and/or upload them from your computer into the receipt repository by logging into your account at **www.SCMoneyPlus.com**. You can upload JPG, JPEG, GIF, PNG or PDF formats, and only you can view your receipts. Any receipt or bill you upload into the receipt repository will remain there until you use it for an online reimbursement request or delete it.

## Reimbursement processing and payment

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TASC processes requests for reimbursement daily, and payments are initiated within 48 to 72 hours of receipt of a complete and accurate reimbursement request. TASC deposits all reimbursements into your MyCash account, unless you elect otherwise. You may also choose to receive a mailed paper check; however, paper checks are issued only upon request. A convenience fee may be applied per check.

**Insufficient funds:** If funds in your MoneyPlus account are insufficient to cover the entire request, TASC will issue a reimbursement in the amount of your available balance. The unpaid balance of the request will remain an open item until additional contributions are received, at which time TASC will reimbursement the balance.

**Pay the Provider:** This feature offers another simple and fast way to pay for an eligible expense. Click the **Pay a provider** button, then select who incurred the expense, 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 to attach a bill from the depository or to browse your computer. 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:

1. Select the **MyCash Balance** menu and click **Schedule a balance transfer**.
2. Select when you want the transfer to happen.
3. Select the bank account you would like the funds to be transferred to (or add a new account) and click **Next**.
4. Enter the transfer threshold (minimum \$25) or date and click **Next**.
5. Review the schedule and click **Submit**.

Funds are forwarded from your MyCash account to your bank within 48 to 72 hours of a completed submission.

*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.*

## The TASC Card

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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 10 days following TASC receiving your enrollment information from PEBA. It will arrive at your home address, along with the Cardholder Agreement, in a plain white envelope.

You may submit an online request for reimbursement for expenses incurred prior to receiving your TASC Card. Your TASC Card is valid for four years. Even if you deplete the current year's funds, you can use the TASC Card the following year when you re-enroll. The TASC Card operates under several separate accounts to serve as both a 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 MoneyPlus participation. You can use your TASC Card to access funds in all your accounts, including your Medical Spending Account (MSA) and Dependent Care Spending Account (DCSA). 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 from which accounts to access funds, it also knows in which order the accounts should be accessed 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, if requested. In some cases, TASC may require additional documentation regarding a TASC Card transaction.

You can use the TASC Card only at merchants who accept Mastercard and who also have an inventory information approval system (IIAS) 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 account.



## TASC Card features

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**MyCash:** This TASC Card features a separate cash account called MyCash where reimbursement payments are deposited (faster than ACH bank deposit) and available via the TASC Card for purchases or ATM withdrawals. 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 cannot 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 an ATM (with a PIN) using the TASC Card (request a PIN at [www.SCMoneyPlus.com](http://www.SCMoneyPlus.com));
- Transfer funds to a personal bank account via your online account.

You can also use your MyCash funds to cover eligible expenses if no funds are available in your MoneyPlus account. It's easy to manage your MyCash reimbursement funds from the TASC website. Sign in at [www.SCMoneyPlus.com](http://www.SCMoneyPlus.com) 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.

If you no longer participate in MoneyPlus (includes no carryover funds), you may keep an active TASC Card to access your remaining MyCash funds. Per the participant Terms of Use, you will be charged a \$5 monthly Cash Account Access Service fee, which will be 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 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 when 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.

**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

The TASC mobile app helps you manage your account easily and efficiently from any place, anytime.

**Overview:** At the top of the screen is your MyCash balance. Below the MyCash balance are your contributions and expenditures. In the lower section, you'll find a list of your accounts and available balances. Click on these accounts 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 your available balance. You can look at the contributions and expenditures and expand to see more details, such as total contributions, expense type and your rollover amount, if applicable.

**Personal information:** Click on **Profile** to update phone numbers, email address and more. You can also add an additional layer of security and enable two-factor authentication. You can enable biometric security or a passcode, depending on the device you use, too.

**Picture to Pay:** This feature makes paying an expense even easier. Select **Picture to Pay** in the menu, and your camera will open. Take a picture of the invoice, enter the amount you would like to pay, review it and then submit.

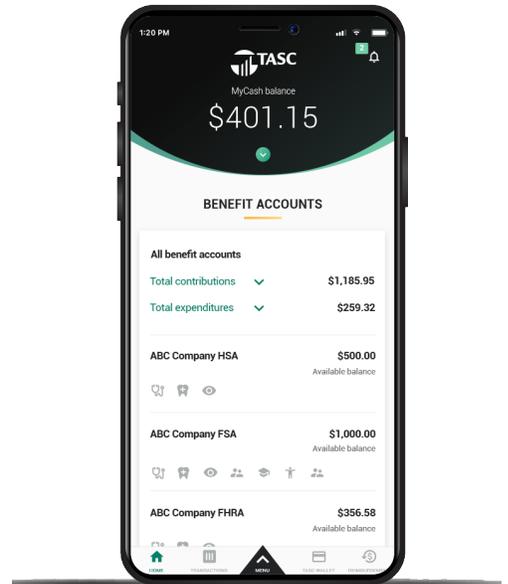
**TASC Wallet:** You can access your TASC Card information by clicking on the **TASC Card** menu. You can look at the card itself and choose from multiple options for your card.

**Biometric security:** TASC uses biometrics to authenticate and provide participant access to their account, creating a much more secure environment than a password can provide. Setting up biometric security is a readily available feature when you download the TASC app on your mobile phone.

**Healthcare expense lookup:** You can use your Medical Spending Account to pay for qualifying expenses, such as medical copayments, prescriptions and qualifying healthcare items meeting IRS requirements. Qualifying expenses also include items for pain relief, digestive health, baby care, cold and allergy, first aid and more. Retailers do not always identify these items as qualified expenses—and more than 65,000 items are possible qualifying items.

To help you maximize your MSA funds and minimize the use of your personal funds, use the healthcare expense lookup to determine eligibility of certain items right when you need it the most—while in the aisle of your local store.

**Get the app!** To download the TASC mobile app, visit the App Store or Google Play and search for TASC.



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