

### What is Universal Benefit Account?

Universal Benefit Account is the smart, easy and connected way to manage benefits. There's only one website, one mobile app and one card to keep track of, so you don't have to remember a bunch of passwords—and your money and information are safe. Universal Benefit Account® is a fresh, modern approach to employee benefits—because after all, benefits should feel like benefits\*!



### What if my employer doesn't offer a Dependent Care FSA?

Please share the information with your employer and **encourage your employer to call TASC Group Sales at 1-888-595-2261, ext. 17730**. TASC welcomes the opportunity to speak to Employers on how TASC can help offer this benefit to employees.

### What are the contribution limits of a Dependent Care FSA?

If married and filing taxes jointly, the maximum contribution is \$5,000 annually. If you are single or married and filing separately, the limit is \$2,500 annually. This amount may be less if the employee's earned income or spouse's earned income is less than \$5,000.

### What life situations are considered Qualified Events?

As general guidance, we encourage all parents to enroll at open enrollment with an annual election that best fits your family budget, but life happens. IRS regulation allows for you to change your annual election or enroll into a Dependent Care FSA within 30 days of the qualified event. Life situations considered as Changes in Status or Qualifying Events include:

- A change in cost: your daycare provider's fee increases or decreases. *(No change is allowed for a fee change imposed by a daycare provider that is a relative.)*
- A change in coverage: changing your daycare provider or a change in the number of hours of daycare needed. For example, your child starts school and needs fewer hours of care or you change from a paid daycare provider to free daycare provided by a relative.
- A change in marital status, such as marriage, divorce, or death of your spouse.
- A change in the number of your dependents, such as birth or adoption of a child, or death of a dependent.
- A change in employment status for you, your spouse, or dependent that affects eligibility.
- An event that causes your dependent to satisfy or cease to satisfy eligibility requirements, such as your dependent receiving daycare attains age 13.
- At open enrollment under your spouse's employer plan that has a different plan year start date corresponding changes may be made under your employer plan.

### What's the difference between the Dependent Care FSA vs. the Child & Dependent Tax Credit?

The IRS sets the same eligibility requirements for the Child and Dependent Care Credit (CDCC) as for the Dependent Care Assistance Plan account. The same expenses also qualify. However, the tax benefit works differently. *Consult your tax advisor to determine what tax benefit is more advantageous for your family.*

### What happens to the Dependent Care funds in my account if I have some funds remaining when the plan closes?

There is no carryover option with a Dependent Care FSA Account so that means that at the end of the benefit plan year, all money must be claimed by the employee or the employer will assume the funds.

### Does a Dependent Care FSA function like a Healthcare (or Medical) FSA?

Unlike a Healthcare Flexible Spending Account where the annual election is available on the first day of a plan year, a Dependent Care FSA account is a money in/money out. Meaning, money is only available as you contribute to the account.



---

## TASC CARD

---



### When will I receive my new TASC Card?

TASC Cards will be automatically issued to you and your dependents. Please watch for your card(s) to arrive in a plain white envelope to the address listed in your account profile. (Please make sure your mailing address and email address are up-to-date in your account profile.)

### Do I need to activate my new TASC Card?

No, your new TASC Card comes activated and ready to use. You can use it to pay for eligible expenses as soon as your plan is live on Universal Benefit Account. Watch for a welcome email with more information.

### Can I get a TASC Card for my spouse and/or dependents?

Yes, you can request a TASC Card for your spouse and/or dependents from your account via the website or mobile app.

### What if I misplace my card?

You can put a temporary lock on your TASC Card. When you find your card, you can unlock it with the click of a button—all from the website or mobile app.

### What if my card is lost or stolen?

Please sign in to your account to report it lost/stolen. Your card will be immediately deactivated and a new card issued.

## SIGN IN

---

### How do I sign in to my new account?

Sign in at <http://www.tasconline.com>. Use your email address as your username.

Before signing in for the first time, you must **sign up** for an account. To do so, **click the green sign up link** (under the Terms and Conditions), then enter your email and create a password.

### What internet browser should I use?

Chrome is the supported browser.

## ACCOUNT MANAGEMENT

---

### How do I view my benefit accounts?

All your benefit accounts are listed in your account overview. Click View All to see total contributions and expenditures across all accounts.

### How do I view my account balances?

You can view your balances anytime from your account overview page or benefit accounts page or using the TASC mobile app.



---

## How do I submit a reimbursement request?

You can conveniently submit a reimbursement request from your account or the free TASC mobile app. To eliminate the need to submit reimbursement requests, use your TASC Card to pay for eligible expenses at the point of purchase.



## How do I get the TASC mobile app?

Download the free TASC mobile app from the *App Store* or *Google Play*. Search for "TASC app" and click the green TASC logo.

## I forgot to use my TASC Card to pay for an eligible expense and submitted a reimbursement request. How and when will I get reimbursed?

Your reimbursement funds are deposited in your MyCash account—requests under \$50 are deposited within the hour and amounts over \$50 are usually available within 24 hours. Access your MyCash funds by swiping your TASC Card at merchants that accept Mastercard, withdraw at an ATM using the TASC Card (and a PIN), transfer to a personal bank account from your TASC account, or donate to a favorite charity from your individual giving account.

## I received a notification that I must submit verification for a transaction. How do I submit verification?

From your account, click the green Attach Verification button next to the transaction to upload a receipt. Verification must include (1) provider/merchant name, (2) date of service, (3) description, and (4) amount.

## How do I set up direct deposit?

If you had direct deposit set up in MyTASC, it will be carried forward to your new Universal Benefit Account. To schedule a balance transfer, sign in to your account and follow the steps on the Overview page under MyCash balance (upper right corner).

## Where can I find the paper request for reimbursement form?

A paper request for reimbursement form can be requested by submitting a support request (from your account, click Contact Us), or by calling Customer Care. Otherwise, please submit your requests through our easy to use website or mobile app.

## How do I pay bills online?

From your website account, click Pay a Provider, or from your mobile app, click Picture to Pay. Provide the requested information and click submit/ TASC will pay your service provider from your benefit account.

