

# Addendum: Post Payment Substantiation (for TASC Card Holders)

Per your employer's election, your FlexSystem Plan includes the TASC Card feature, which allows you to access funds in your Flexible Spending Account (FSA) for eligible purchases. Rather than paying out-of-pocket and waiting to be reimbursed, you may use the TASC Card to pay for eligible expenses at the point of purchase/service. The expenditure is deducted from your FSA balance automatically and paid directly to the authorized healthcare or dependent care provider.

Per IRS regulations, you should retain receipts for all card transactions. Because the Flexible Spending Account is funded with pre-tax dollars, you must maintain documentation for all transactions, even for expenses incurred with the card. While many transactions will substantiate automatically at point-of-purchase—especially standard office visits, prescriptions, or co-pays listed in your health insurance plan through your employer—some may not.

The MyTASC website ([www.tasconline.com](http://www.tasconline.com); under Account Management/Reimbursement tab) makes it clear when an expense must be substantiated with documentation. If so, the VeriFlex status will denote "Receipts Required," meaning the transaction requires your attention. To substantiate the purchase, simply download the VeriFlex Cover Sheet (appears on screen next to the claim) and fax it with the detailed documentation to 1-800-296-3529. Note: This Receipts Required status does not affect payment to the service provider, and payment will have been successful at time of purchase.

## Post Payment Substantiation

TASC will email Participants when an unsubstantiated balance requires substantiation, when it must be repaid or "traded" with a subsequent eligible expenditure (that has not been reimbursed previously under any other Plan). In sum, per IRS guidelines, Plan compliance requires that the unsubstantiated balance be remedied. The FlexSystem procedure protects you in case of an IRS audit because it ensures that transactions are eligible and substantiation receipts exist.

Participant notifications are sent via email only and will not be mailed. To receive these notifications, go to your MyTASC account and enter your email address.

Unless otherwise elected by your employer, notifications are emailed at the time a card is used if the expenditure (a) does not meet IAS guidelines, (b) does not equal the copay amount, or (c) does not equal the Participant's recurring expense amount. (One email is sent on a daily basis for this option and will include all purchases that day that do not meet IAS, copay, or recurring expense requirements.)

Notifications are also emailed at the end of the Plan Year and at the end of the Grace Period (if the Grace Period ends prior to the Plan close date).

When a transaction requires substantiation, a message on your Participant Manager page (below the renewal message) will alert you, and will provide a link to the Participant Summary page. Besides showing all transactions requiring substantiation, the summary details any repayments made to the Plan.

You will continue to see the e-alerts only until the unsubstantiated balance has been resolved. Meanwhile, a link on the Participant Manager screen will allow you to access your Substantiation Summary (where a history of transactions and repayments is presented), even when all transactions have been resolved and none require substantiation.

The pdf link in your summary page contains instructions for submitting documentation or repaying the Plan.

Your employer may elect to temporarily inactivate your MyBenefits account if an unsubstantiated balance lingers beyond the maximum number of days (as so designated by the employer). Once the transaction has been substantiated or repaid, the MyBenefits account will be automatically reactivated. The maximum number of days allowed by your employer is noted on your Participant Substantiation Summary.

While a MyBenefits account is temporarily inactivated, claims submitted online, faxed, or mailed may be applied towards the unsubstantiated card transaction. A card's MyBenefits inactivation will not affect a Participant's access to his/her MyCash account.