

Participant Reference Guide

Welcome to FlexSystem and to the tax saving benefits of a Section 125 Cafeteria Plan. We hope you will find FlexSystem to be an efficient and valuable service. This Guide will walk you through the reimbursement process, explain the change of elections rules and procedures, show you how to track your account, and explain how to handle the end of the Plan Year. Please retain this Guide for future reference.

Request for Reimbursement

Log on to www.tasconline.com and access the MyTASC on-line system to submit a Request for Reimbursement. Along with this Guide you received a personalized Request for Reimbursement Form. **Make additional copies of this form for future requests** or go on-line to print additional copies. On the back of the Request for Reimbursement Form are some valuable Reimbursement Tips meant to help you receive swift reimbursements.

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. Only request reimbursements (a) for eligible expenses incurred during the applicable Plan Year, (b) for eligible plan participants, and (c) for 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.

FlexSystem processes requests for reimbursement daily. Once a request is reviewed and approved, a reimbursement is issued. For dependent care and non-employer sponsored insurance premium reimbursements, the account must contain sufficient funds for the full request to be reimbursed. If there are insufficient funds in the account, reimbursement will be limited to that particular account's balance amount only. The outstanding balance of the request will remain as an open item until additional

deposits are received, at which time an additional reimbursement will be initiated. Out-of-pocket medical expenses will be reimbursed for the full amount of the request, provided the total of the request does not exceed the total Plan Year election.

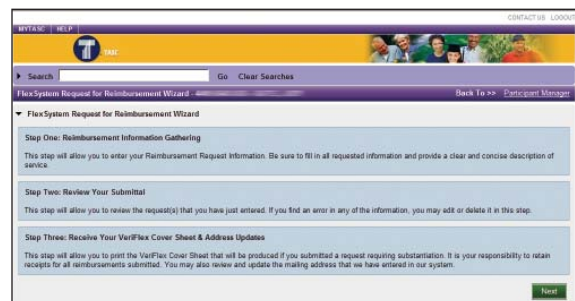
Approved requests received by FlexSystem before noon CST will be processed that day, with reimbursements initiated the following day. **Actual receipt of the reimbursement depends on the mail and banking systems.** To receive your reimbursement sooner, use our Direct Deposit option. A service fee of \$30 is charged to the Participant for the reissue of lost, stolen, or expired paper-copy checks. (Note: This fee can be avoided with the election of Direct Deposit.) With Direct Deposit, funds are forwarded to your bank within 48 to 72 hours of a complete submission. *Visit MyTASC to set up your Direct Deposit on-line.*

Substantiating Requests

You will need to substantiate your Requests for Reimbursements for medical expenses only. To submit requests on-line, follow the *VeriFlex* process to substantiate your requests. Submitting Requests for Reimbursement on-line is easy! Here are the simple steps you should follow.

Step 1

- Log on to www.tasconline.com and login to MyTASC. Click on the *Request for Reimbursement Wizard* link located on your MyTASC homepage. Follow the Wizard as it leads you through the three-step reimbursement process.



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