







Save money on healthcare expenses for today *and* tomorrow.

A Health Savings Account (HSA) works with your High Deductible Health Plan (HDHP) and lets you set aside a portion of your paycheck—before taxes—into an account.

Use your HSA funds to help pay for medical expenses that aren't covered by your HDHP. Any leftover funds can be transferred into the HSA Investment Account year after year for future growth!

HEALTHCARE EXPENSES

-  Deductibles, copays, coinsurance
-  Medical care, prescriptions, vaccinations
-  Dental/orthodontic care services
-  Eye exams; prescription eye wear

It's simple. It's smart. It'll save you money and help you plan for future medical expenses.

TIPS

- Each \$1 you contribute to your HSA reduces your taxable income by \$1.
- Your employer may offer other types of Benefit Accounts too; ask for details
- For a complete list of eligible expenses, see IRS Publications 502 & 969 at [irs.gov](https://www.irs.gov)

A triple tax advantage.

The HSA is a tax-advantaged investment vehicle that offers three separate tax benefits:

- 1 Contributions into an HSA are pretax.
- 2 Earned interest on investment funds is tax-free.
- 3 Withdrawals for qualified medical expenses are tax-free.

You own the HSA.

You are the account-owner of an HSA, not your employer. The account and its funds stay with you, even if you change jobs. The account also stays active if you're no longer covered by an HDHP.

In addition, your HSA funds never expire and may be used for expenses incurred any year beyond enrollment into the TASC HSA plan.

With an HSA, you have more control, ownership, and stability when it comes to your healthcare.



Pay for current healthcare expenses with tax-free monies and save tax-free for future healthcare costs.

Similar to a Roth IRA, earned interest grows tax-free but you also get the benefit of a current pretax deduction.

How to participate.

It's easy to start saving with a TASC HSA.

Just follow 3 simple steps:

1. DECIDE how much you want contribute for the upcoming plan year

The more you contribute, the lower your taxable income will be. And with no risk of forfeiture, you can contribute the annual maximum every year. Leftover funds will rollover or may be transferred to the investment account (funds in excess of \$2000). Also consider:

- The money you contribute to the TASC HSA can only be used for qualified healthcare expenses (*until age 65*).
- You can make contributions anytime during the Plan Year, up to the annual maximum, and withdraw funds anytime, tax-free.
- You can use the HSA to save for medical expenses in retirement, when healthcare expenses generally rise.

PLANNING TIPS

You and your employer can contribute money into your TASC HSA, up to an annual per person or family limit set by the IRS.

View current IRS limits at:

www.tasconline.com/benefits-limits.

If your estimated expenses are higher than the annual contribution limits, consider making the maximum contribution allowed.

2. ENROLL by completing the online enrollment process each year

Your contribution will be deducted in equal amounts from each paycheck, pretax, throughout the plan year. HSA funds are only available as money is contributed (*money in, money out*).

When you enroll online and set up your TASC HSA investment accounts, you'll be given access to a secure, easy-to-use web portal where you can access and manage your account.

SPECIAL FEATURES



Identify Theft Protection:

All active participants receive TASC Identity Theft Protection.

3. ACCESS your funds easily using the TASC Card

This convenient card automatically approves and deducts most eligible purchases from your benefit account with no paperwork required. Plus, for purchases made without the card, you can request reimbursement online, by mobile app, or using a paper form.

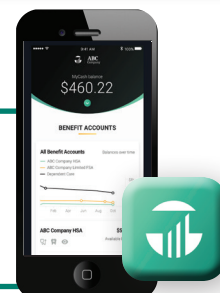
Reimbursements happen fast — within 12 hours — when you request to have them added to the MyCash balance on your TASC Card. You can use the MyCash balance on your card to get cash at ATMs or to buy anything you want anywhere Mastercard is accepted!



Track and manage all TASC benefits and access numerous helpful tools, anywhere and anytime—with just one app!



Search for "TASC" (green icon)





Pay for healthcare expenses with tax-free dollars

Enroll in a TASC Health Savings Account (HSA) so you can use pretax dollars to pay for healthcare expenses and reduce your taxable income.

Below is a partial list of reimbursable expenses that may be incurred by you, your spouse, or qualified dependents.

Eligible Medical Expenses

- Acupuncture
- Bandages
- Birth control, contraceptive devices
- Birthing classes/Lamaze – only the mother's portion, not the coach/spouse (*birthing instruction only*)
- Blood pressure monitor
- Blood sugar test kits/test strips
- Chiropractic therapy/exams/adjustments
- **Coinsurance, Copayments, and Deductibles**
- COBRA healthcare premiums
- Crutches (*purchased or rented*)
- Dental services
- Diabetic supplies and Insulin
- Flu shots
- Hearing aids and batteries (*warranties excluded*)
- Incontinence supplies
- Infertility treatments
- Lactation expenses (*breast pumps, etc.*)
- Medical supplies to treat an injury or illness
- Mileage to and from doctor appointments
- Optometrist's or ophthalmologist's fees
- Physical exams
- Physical therapy (*as medical treatment*)
- Sales tax on eligible expenses
- Sleep apnea services/products (*as prescribed*)
- Smoking cessation programs
- Treatment for alcoholism or drug dependency
- Vaccinations
- X-ray fees

Eligible Vision Expenses

- Eye exams
- Eyeglasses, contacts, or safety glasses, **prescription only** (*warranties excluded*)
- Contact lens and contact lens solutions
- Laser eye surgery; LASIK

Eligible OTC Medicines and Drugs

As of January 1, 2020, over-the-counter (OTC) medicines and drugs are reimbursable via FSA, HRA, and HSA.

- Allergy, cough, cold, flu & sinus medications
- Anti-diarrheals, anti-gas medications & digestive aids
- Canker/cold sore relievers & lip care
- Family planning items (contraceptives, pregnancy tests, etc.)
- Feminine care products (tampons, pads, etc.)
- Foot care (corn/wart medication, antifungal treatments, etc.)
- Hemorrhoid creams & treatments
- Hydrogen peroxide & rubbing alcohol
- Itch relief (calamine lotion, Cortizone cream, etc.)
- Nasal spray
- Oral care (denture cream, pain reliever, teething gel, etc.)
- Pain relievers - internal/external (Tylenol, Advil, Bengay, etc.)
- Skin care (sunscreen w/SPF15+, acne medication, etc.)
- Sleep aids & stimulants (nasal strips, etc.)
- Stomach & nausea remedies (antacids, Dramamine, etc.)
- Wound Treatments/Washes (Hydrogen Peroxide, Iodine)

For individuals over age 65

- Medicare Parts A or B
- Medicare HMO premiums (*Medigap insurance premiums do NOT qualify*)
- Health insurance premiums while receiving unemployment compensation
- Employee share of premiums for employer-sponsored health insurance, including retiree health insurance (*if not already taken before taxes*)

For more information regarding eligible HSA expenses, please review IRS Publication 969 at [irs.gov](https://www.irs.gov) or ask your employer for a copy of your Summary Plan Description (SPD).



TASC offers multiple easy ways to request a reimbursement.

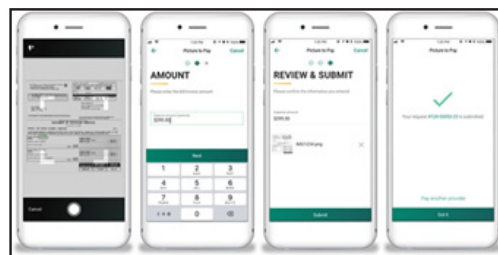
TASC Card

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.



Picture to Pay

Picture to Pay makes paying an expense even easier. Open the TASC App, 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!



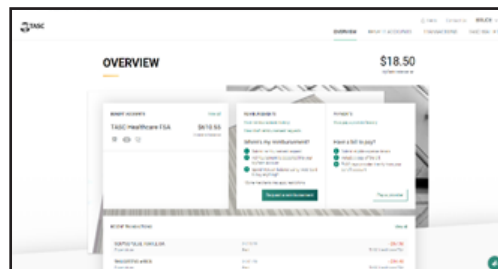
Pay the Provider

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.

Online

If you pay for an eligible expense out-of-pocket without the TASC Card, you can submit a Request for Reimbursement online.

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



SIGN UP FOR DIRECT DEPOSIT TODAY!

Automatically receive your reimbursements fast and conveniently into your bank account.

It's easy and secure to elect direct deposit!



Simply log in to TASC Universal Benefit Account® online at www.tasconline.com or via the mobile app. Select MyCash Balance, then Schedule a Balance Transfer; or call 1-877-933-3539.

Alternatively, you may submit **this completed form** with a voided check (for checking account) or deposit slip (if savings account) via fax (608-245-3623) or mail to: TASC, 2302 International Lane, Madison WI 53704.

DIRECT DEPOSIT SIGN UP FORM

I hereby authorize Total Administrative Services Corporation, hereinafter called TASC, to initiate credit entries for _____ (name) to my checking/savings account indicated below and the financial institution named below, hereinafter called Financial Institution, to credit the same to such account. I acknowledge that the origination of ACH transactions to my checking/savings account must comply with the provisions of U.S. Law.

(Employee Name)

(Employee Email Address)

(Employee Home Phone Number)

(Employee Mobile Phone Number)

(Financial Institution Name)

(Branch)

(Address)

(City/State)

(Zip)

(Employer Name)

(Employer Client ID#)

(Employee Participant ID#)

(Checking/Saving Account Routing Number - 9 digits)

(Checking/Saving Account Number: 6-13 digits)

This account is a (check one): ☐ Checking ☐ Savings

A transfer schedule will be set up to automatically transfer your MyCash balance when it reaches \$25.00.

This authority is to remain in full force and in effect until TASC has received written notification from me of its termination in such time and manner as to afford TASC or my Financial Institution a reasonable opportunity to act on it.

- Notes:
- Single entry reversals do not require authorization by the Receiver.
 - Due to our effort to accurately establish your Direct Deposit account, your initial transaction will occur by check. Please allow 7-10 days for processing.
 - You must notify us immediately of any changes in your financial institution information.
 - This authorization may be revoked only by notifying TASC in the manner indicated above.





Let's get you signed in.

Visit **tasconline.com** and select

Sign in to Universal Benefit Account

The sign in screen has two sections, the left side for **participants** and right side for **clients**.

The first time you access Universal Benefit Account **you need to sign up**.

If you do not currently have an email address on file with TASC, call Customer Care to have one added to your account before logging in.

To sign up, select **First time here** under the section that applies to you and select **sign up**. Follow the instructions to sign up for Universal Benefit Account.

A New Way to Manage Benefits

Whether this is your first experience with Universal Benefit Account™ as a new TASC customer or following your recent upgrade, the future of benefit account management is here.

Sign in to Universal Benefit Account



WELCOME TO UNIVERSAL BENEFIT ACCOUNT™

Participants, sign in to access your benefit accounts

Sign in

First time here?

The first time you access Universal Benefit Account you will need to sign up. This applies to new and existing TASC participants.

Sign up to establish access to your new account

Clients, sign in to manage benefit plans for your employees

Sign in

First time here?

The first time you access Universal Benefit Account you will need to sign up. This applies to new and existing TASC clients.

Sign up to establish access to your new account

TIPS

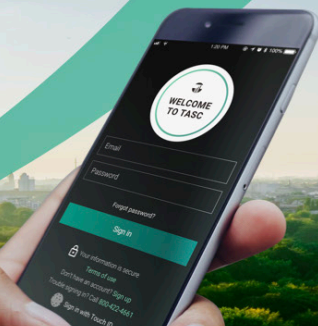
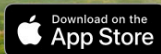
It is important to use the email address your employer has on file for you. If the one you entered is not recognized, please contact your employer to verify the email address on file.

Watch the Accessing Your Account tutorial! ▶

Benefits should **feel** like benefits.™

No matter where you are, the TASC Mobile app* gives you exactly that experience.

Smart. Easy. Connected.



*Standard message and data rates may apply.

The TASC Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.