

Health Savings Account



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2019/2020 Maximum Annual Contribution
\$3,500 Individual - \$7,000 Family



Tax-advantaged benefits and savings for
today and tomorrow

A Tax-Free Health Benefit That Helps Your Employees Control Their Healthcare Costs.

A **Health Savings Account (HSA)** is a tax-advantaged benefit account available to eligible employees who are enrolled in a High Deductible Health Plan (HDHP). The funds contributed to an HSA are not subject to federal income tax at the time of deposit and automatically roll over year-to-year with no risk of forfeiture.

Add depth to your employee benefits program with a consumer-driven HSA solution, help employees increase their take-home pay, and give them more ownership over their own healthcare choices and future planning with numerous tax benefits.

Triple Tax Advantage

HSAs can provide real savings for both employers and employees alike with tax-free contributions that may be made through payroll deductions or as a one-time lump sum. Withdrawals for eligible medical expenses are also tax-free and can be taken any time, any year.

HSA funds can also grow tax-free through investment options yielding a high return, which allows employees to help plan for retirement.

Why Choose TASC HSA?

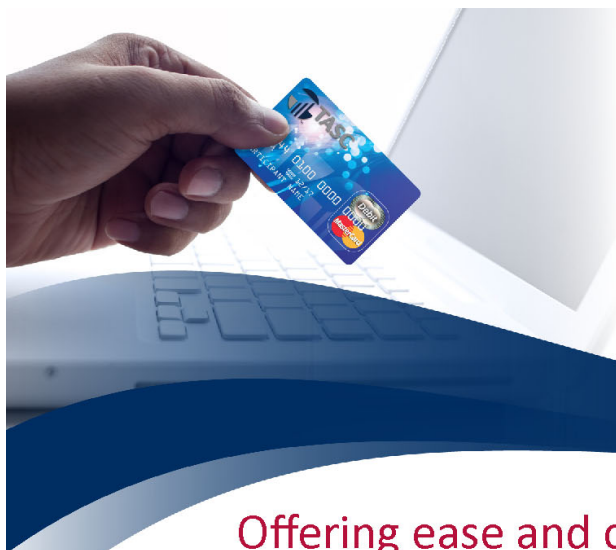
Enrolled employees enjoy the ease of managing their TASC HSA funds via secure online access 24/7/365 through our TASC HSA website. We offer fast reimbursements, easy access to funds, a convenient debit card, and integrated resources to help employees manage their HSA and investment accounts.



Powerful Features designed to provide you and your employees with the functionality and reliable administration to ensure worry-free consumer driven healthcare accounts.

- All-inclusive fees.
- Top-rated investment options – maximizes the future value of HSA funds with tax-free earnings on interest.
- Web-based, fully integrated portals – 24/7 access to account information and reports.
- TASC HSA Debit Card – participating employees receive a TASC HSA debit card tied to their account -- a convenient way to access HSA funds.
- Multiple contribution methods – choose the best method for making contributions to employee accounts using automated scheduling of lump sum, first of the month, or payroll deduction.
- Monthly reports – generated automatically with email alerts directing participants to secure portals for viewing.

The TASC Card – *My Benefits. My Cash. MyWay*



The TASC Card MyBenefits. MyCash. MyWay

Offering ease and convenience for your FlexSystem FSA!

The TASC Card features two accounts on one card—MyBenefits for employee benefits purchases—and MyCash for cash reimbursements.

Visit MyTASC (www.tasconline.com) and click TASC Card Management to view card information, request a dependent card, reissue a card (due to never received, damaged, lost/stolen, or name change), request a PIN, and view allowed benefits.

MyBenefits.

The TASC Card provides a convenient method to pay for eligible healthcare, dependent care, and/or transit and parking expenses as defined by your FlexSystem Plan. MyBenefits is funded through equal pre-tax payroll deductions based on your annual benefit election.

Card purchases are limited to your Plan type, and also to merchants with an inventory information approval system (IIAS) in place to identify FSA-eligible purchases. Qualifying merchants may include doctors, dentists, vision care facilities, and day care centers. Simply swipe your card at the time you incur the eligible expense and the IIAS automatically approves the purchase of eligible items and deducts the amount from your MyBenefits account.

MyCash.

Reimbursements are fast and paperless! If you do not use your TASC Card to pay for an eligible expense, you may submit a request for reimbursement via MyTASC Mobile (visit www.tasconline.com/mobile for more information), online Request for Reimbursement Wizard in MyTASC, text message, fax, or mail. Your reimbursement will be deposited in your MyCash account. Access your MyCash funds in three ways: (1) swipe your TASC Card at any merchant that accepts major credit cards, (2) withdraw at an ATM using your TASC Card, or (3) transfer to a personal bank account from MyCash Manager.

Spend your MyCash funds any way and anywhere you want! Visit the MyCash Manager within MyTASC (www.tasconline.com) to view account activity, request an ATM PIN, make and manage transfers, view and manage multiple bank accounts, and more.

MyWay.

- Access to two accounts on one card makes the TASC Card more versatile than ever!
- Avoid embarrassing declines. MyCash funds can be used to pay for eligible expenses if no funds are available in your MyBenefits account.
- Combine general retail items with healthcare expenses in one transaction. The TASC Card is smart enough to know that eligible expenses are deducted from your MyBenefits account while ineligible expenses are withdrawn from MyCash.
- Transfer MyCash funds via a quick, one-time, recurring, or automatic transfer from MyCash Manager within MyTASC.

The TASC Card is available for the following FlexSystem Accounts (where applicable):

- FlexSystem Healthcare FSA
- FlexSystem Dependent Care FSA
- FlexSystem Transit & Parking FSA

Keep your receipts!

FSA Eligible Expenses

FlexSystem FSA funds may only be used for eligible expenses under your healthcare FSA and/or dependent care FSA. Some eligible expenses include:

- Medical care services
- Dental care services
- Vision care expenses
- Prescriptions
- Daycare tuition

More detailed lists can be found at www.irs.gov in IRS Publications 502 & 503. Please note insurance premiums are NOT eligible for reimbursement.

Track Account Activity

- MyTASC (www.tasconline.com)
- MyCash Manager (within MyTASC)
- MyTASC Mobile App
- MyTASC Text Messaging (SMS)