

ENROLLMENT



State of Wisconsin

HEALTH SAVINGS ACCOUNT

2019





WELCOME

Save up to 30% on health care expenses with a Health Savings Account (HSA)!

It's Your Choice Open Enrollment

- Annual It's Your Choice Open Enrollment Period: **October 1 – 26, 2018**
- 2019 Benefit Period: **January 1 – December 31, 2019**
- **Note:** You must re-enroll in an HSA each year, even if you plan to continue your It's Your Choice (IYC) High-Deductible Health Plan (HDHP) enrollment.

New Employee Enrollment

If you are electing to enroll in an HSA, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment. Coverage will begin on the first of the month on or following your eligibility date.

Qualified Life Change Event

If you experience a qualified life change event, such as a marriage or divorce, birth or adoption of a child, a change in employment status, or another qualified life change event, you may have the opportunity to enroll or change your coverage outside of the open enrollment period. There are various rules related to qualified life change events. Changes due to a qualifying life event must be made within 30 days from the date of the event.

Important Program Information

Expense Deadline – For the 2019 Benefit Period, you must incur all eligible expenses by December 31, 2019. The HSA can only be used to pay for eligible health care expenses incurred after your HSA was established.

Re-Enrollment – You must re-enroll each year to continue participation. Elections do not carry forward from year to year.

Claims Deadline – While you should always try to submit requests for distribution during the same plan year in which the expense was incurred, there is no deadline to request an HSA distribution. You can only be reimbursed for eligible expenses incurred after your HSA was established and funded.

Carryover – All unused HSA funds carryover year-to-year without forfeiture.

Important Changes for 2019

HSA Contribution Limits

- The annual individual limit for an HSA contribution will increase by \$50, from \$3,450 to \$3,500.
- The annual family contribution limit will increase by \$100, from \$6,900 to \$7,000.

HSA Payroll Processing

- HSA contributions will be distributed evenly over the course of the year, in accordance with your payroll schedule.
- Biweekly: 24 pay periods | Monthly: 12 pay periods | 9-Month: 9 pay periods

We look forward to meeting your HSA needs!

TASC Customer Care

| | |
|---------------|---|
| Phone | 844-786-3947 or 608-316-2408 Monday – Friday, 8:00 a.m. to 5:00 p.m. |
| Online | https://partners.tasconline.com/ETFEmployee |
| Email | 1customercare@tasconline.com |
| Mail | P.O. Box 7511 Madison, WI 53707 |
| Fax | 877-231-1287 |



HEALTH SAVINGS ACCOUNT



A Health Savings Account (HSA) is an individually-owned, tax-advantaged account you can use to pay for current or future eligible health care expenses. With an HSA, you'll have the potential to build more savings for health care expenses or additional savings through self-directed investment options.

What are the benefits of an HSA? How does it work?

- | | |
|--|--|
| <ul style="list-style-type: none"> • Pre-tax contributions reduce your taxable income. • Post-tax contributions are tax deductible. • Make changes to your contribution at any time. • Distributions for eligible health care expenses are tax free. • HSA funds carry over year-to-year without forfeiture. • Contributions to your HSA belong to you, even if you retire or change employment.¹ • Grow your savings over time by earning interest. • After age 65, your funds can be withdrawn for any purpose without penalty (subject to regular income taxes). | <ul style="list-style-type: none"> • You can contribute to your HSA via payroll deduction or by online transfer from your personal bank account to your HSA. Your employer (if eligible for employer contribution) or third parties, such as a spouse or parent, may contribute to your account as well. • You can pay for eligible health care expenses with your TASC Card or pay out-of-pocket. If you pay out-of-pocket, you can either choose to reimburse yourself or keep the funds in your HSA to grow your savings. • Manage your HSA account 24/7 via the TASC Benefits mobile app or TASC Online account at https://partners.tasconline.com/ETFEmployee. |
|--|--|

Who is eligible?

The following individuals are **eligible** for the HSA, provided they meet **all** HSA eligibility requirements and are enrolled in an It's Your Choice (IYC) High Deductible Health Plan (HDHP):

- State employees, except those who are eligible for the graduate assistant/short term academic staff benefits package and are not in the Wisconsin Retirement System, are eligible to participate.
- Limited Term Employees (LTEs) who are eligible for the State of Wisconsin Group Health Insurance Program are eligible to participate.
- Retirees younger than age 65 are eligible to participate. Retirees enrolled in the IYC HDHP/HSA benefit option must keep their HSA open and active.

Who is not eligible?

The following are **not** eligible for the HSA:

- Short-term academic staff not in the Wisconsin Retirement System
- Subscribers with disqualifying other health coverage that pays out-of-pocket health care expenses before meeting the plan deductible, such as a spouse's non-HDHP health plan, Medicare, or a Health Care Flexible Spending Account. See Disqualifying Other Coverage and Permitted Other Coverage on page 4 for more information.
- Graduate assistants
- Retirees older than 65 years of age
- Subscribers not enrolled in an IYC HDHP

| Annual HSA Limits | 2019 | 2018 |
|--|-----------|---------|
| Individual HSA Contribution Limit ² | \$3,500 | \$3,450 |
| Family HSA Contribution Limit ² | \$7,000 | \$6,900 |
| HSA Catch-Up Contribution Limit ³ | \$1,000 | \$1,000 |
| HSA Carryover Limit | Unlimited | |



This is the amount the Internal Revenue Service (IRS) allows to be contributed to an individual HSA. If a married individual's spouse also has an HSA, the two can only contribute up to the total contribution limit between the two HSAs. If you are eligible, your employer may contribute up to \$750 individual/\$1,500 family.

¹ Employees that terminate employment but keep HSA open and active pay a \$3.00 monthly HSA service fee.
² Contributions from all sources combined, such as employee, employer, and third parties (i.e. parent, spouse, or anyone else) must not exceed these limits.
³ Health Savings Account holders that meet these qualifications are eligible to make an HSA Catch-Up Contribution of \$1,000: age 55-65 (regardless of when in the year an account holder turns 55), not enrolled in Medicare (if an account holder enrolls in Medicare mid-year, catch-up contributions should be prorated).

HSA Eligibility Requirements

To be eligible for the Health Savings Account (HSA), the subscribing participant:

- **Must** be covered by an It's Your Choice (IYC) High Deductible Health Plan (HDHP).
- **Cannot** have any other health coverage that pays for out-of-pocket health care expenses before meeting the plan deductible (including Medicare). See Disqualifying Other Coverage section below for more details.
- **Cannot** be claimed as a dependent on another person's tax return (unless it's your spouse).

Disqualifying Other Coverage

- You cannot have any other health coverage that pays for out-of-pocket health care expenses before you meet your IYC HDHP deductible, including Medicare A and B.
- You cannot be covered by TRICARE, or have accessed your Veterans Administration (VA) benefits in the past 90 days (to contribute to an HSA). Exceptions may apply. See HSA Participant Guide for more details.
- You (and your spouse) cannot have a Health Care Flexible Spending Account (FSA) in the same year.
- **Note: You must notify your human resources/benefits office of any other medical coverage when enrolling in, and at any point while enrolled in, the HDHP and HSA.** Other types of health coverage that pay out-of-pocket health care expenses before meeting the IYC HDHP deductible may disqualify you from the HSA, including a spouse's non-HDHP health plan, Medicare, or a Health Care FSA.
- **If you are determined to be ineligible for the HSA, you may have to repay HSA contributions and your IYC HDHP enrollment may be impacted.**

If You Enrolled...

Your HSA Will Be Retroactive To...

- | If You Enrolled... | Your HSA Will Be Retroactive To... |
|--|---|
| • During IYC Open Enrollment, but were <u>never</u> eligible for an HSA | • January 1 of the current plan year |
| • Mid-year, but were <u>never</u> eligible for an HSA | • Your HSA effective date for the current plan year |
| • During IYC Open Enrollment or mid-year, but became ineligible <u>after</u> the coverage effective date | • Your date of ineligibility |

Permitted Other Coverage

- Certain types of other insurance are allowable:
 - Accident/liability
 - Dental care
 - Vision care
 - Long-term care
 - Disability
 - Workers compensation
 - Hospitalization
 - Specific disease or illness insurance, if the insurance pays a specific dollar amount when the policy is triggered
 - Wellness programs and worksite assistance programs (EAP) if they do not pay for significant medical benefits

Retirees Younger than 65 Years of Age

- If you are a retiree younger than age 65 and continue to meet all HSA eligibility requirements (see Enrollment Eligibility on page 3), you are eligible to continue participation in the IYC HDHP and HSA benefit option.
- If you elect to continue your IYC HDHP and HSA:
 - You **must** keep your State of Wisconsin-sponsored HSA open and active.
 - You **must** enroll in the HSA each year during open enrollment to keep your HSA active and maintain HSA contribution eligibility.
 - HSA contributions are no longer deducted from your paycheck. You can make them via your TASC online account.

Loss of HSA Eligibility

You lose HSA eligibility as of the first day of the month you turn 65 and/or enroll in Medicare.



Note: Once you reach age 65, you are eligible for penalty-free withdrawals, allowing you to use your HSA funds for any reason. You can also use your HSA to pay for some insurance premiums. However, most Americans begin Medicare at age 65, therefore losing HSA eligibility. To learn more about these important changes, visit <https://partners.tasconline.com/ETFEmployee>.

Eligible HSA Health Care Expenses

Below is a partial list of eligible expenses that are reimbursable through an HSA. Eligible expenses can be incurred by you, your spouse, or qualified dependents. The HSA can only be used to pay for eligible health care expenses incurred after your HSA was established. For more information, see your HSA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 502 and 969.

Medical Expenses

- Acupuncture
- Ambulance services
- Annual physical examination
- Birth control/contraceptive devices
- Birth classes/Lamaze¹
- Blood pressure monitor
- Chiropractic therapy/exams/adjustments
- Co-payments
- Crutches¹
- Dermatology services
- Diagnostic services
- Flu shots
- Hearing aids and batteries¹
- Infertility treatments
- Insulin and diabetic supplies
- Legal sterilization
- Physical exams
- Physical therapy¹
- Podiatry services
- Sleep apnea services/products¹
- Smoking cessation programs
- Therapy or counseling
- Treatment for alcohol or drug dependency
- Vaccinations
- Wrist supports/elastic straps
- X-ray fees

Dental Expenses

- Cleanings and exams
- Crowns and bridges
- Dental surgery
- Dental x-rays
- Dentures
- Extractions
- Diagnostic services
- Fillings
- Orthodontia
- Root canals

Vision Expenses

- Contact lenses and lens solutions
- Eye exams
- Eye surgery
- Diagnostic services
- Laser eye surgery/LASIK
- Prescription eyeglasses
- Seeing eye dog (*buying, training, and maintaining*)

OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs, except for insulin, require a prescription from your physician to be reimbursable with your TASC HSA. The prescription must be included with each request for reimbursement.

- Antihistamines
- First Aid supplies
- Hemorrhoid treatments
- Indigestion medications
- Nicotine patches
- Pain relievers
- Yeast infection medications

Eligible Premiums

- Qualified long term care (LTC) insurance
- COBRA or USERRA leave premiums
- Any health plan premiums while receiving unemployment benefits

1: Restrictions may apply. See IRS Publications 502 and 969 for more details.

Note: If you have a qualified dependent child, you can use your HSA funds to pay for their eligible medical expenses through the end of the calendar year in which they turn 24.

Ineligible Health Savings Account Expenses

Note: If you pay for anything other than qualified expenses with your HSA, the amount will be taxable, and you will pay an additional tax penalty. If you are age 65 or older, the tax penalty does not apply, but the amount must be reported as taxable income. Below is a partial list of ineligible expenses. For more information, see your HSA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 502 and 969.

- Advance payment for future medical expenses
- Athletic mouth guards
- Childcare
- Contributions to state disability funds
- Cosmetic supplies (*makeup, cleansers, moisturizers, etc.*)
- Cosmetic surgery (*unless due to trauma or disease*)
- Diaper services
- Dietary and fiber supplements
- Electrolysis or hair removal
- Eye drops for general comfort
- Funeral, cremation & burial expenses
- Gasoline
- Health club or athletic club membership dues
- Hygiene products
- Marriage counseling
- Maternity clothes
- Medicare premiums (*except Medicare supplement premiums for retirees*)
- Most insurance premiums
- Nutritional supplements and vitamins
- Over-the-counter medications not prescribed by your doctor
- Safety glasses and sunglasses (*non-prescription*)
- Swimming lessons
- Teeth whitening
- Weight-loss programs (*unless prescribed to treat a specific disease*)

HSA INTEREST RATE & INVESTMENT OPTIONS



A Health Savings Account (HSA) lets you save money tax-free to pay for health care expenses not covered by insurance. If you do not use all of your HSA funds, they carry over year-to-year without forfeiture. The money is yours, even if you leave the It's Your Choice (IYC) High-Deductible Health Plan (HDHP) or state service.

Not only do you save on taxes, but your HSA dollars can grow over time, especially if you decide to compound your funds. The amount you save depends on how you choose to use your HSA funds.

Building Your Nest Egg

- Funds in your HSA account will earn interest over time.
- Once your balance reaches \$2,000, you may invest funds (in \$100 increments) above that level in a variety of HSA investment options with varying levels of related risk and returns.



Triple Tax Advantage

HSAs offer a triple tax advantage by making the following tax free:

- Contributions
- Distributions
- Investment earnings

Health Savings Account Interest Rate Disclosure

HSA balances are initially invested in an FDIC insured interest-bearing account with HealthcareBank, a division of Bell State Bank & Trust, as custodian for your HSA.

HealthcareBank uses the daily balance method to calculate interest on your HSA. This method applies a daily periodic rate to the principal balance in your HSA each day.

The following interest rate and Annual Percentage Yield (APY) apply and are effective as of August 1, 2018.

| Health Savings Account Balance | Interest Rate | Annual Percentage Yield (APY) |
|--------------------------------|---------------|-------------------------------|
| Less than \$2,000 | 0.05% | 0.00% - 0.05% |
| \$2,000 - \$4,999.99 | 0.10% | 0.05% - 0.08% |
| \$5,000 - \$9,999.99 | 0.25% | 0.08% - 0.17% |
| \$10,000 - \$24,999.99 | 0.35% | 0.17% - 0.28% |
| \$25,000 or more | 0.50% | 0.28% - 0.50% |

To find more information on interest rate and HSA investment options, visit the TASC website and click on the HSA Participant Guide.

- Interest rates will be paid for the portion of your daily balance within each tier.
- The interest rate and APY may change at HealthcareBank's discretion, at any time.
- Interest begins to accrue no later than the business day HealthcareBank receives credit in your HSA for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your HSA monthly.
- If you close your HSA before interest is credited, you will not receive the accrued interest for that month.

HSA Investment Account

A unique aspect of an HSA is the ability to invest some of your savings, which may potentially increase the value of your account for retirement. In order to invest your HSA funds, you **must** set up an HSA Investment Account. See the HSA Participant Guide at <https://partners.tasconline.com/ETFEMPLOYEE> or your TASC Online Tools & Resources for more details. Also see the next page for HSA Investment Option offerings.

If you do not elect to participate in the investment option, the funds will remain in your HSA earning interest at the rate detailed above. For the most current rates and investment options, visit your TASC Online Account. Mutual funds are not FDIC insured.

HSA Investment Options

| INTEREST BEARING OPTION | | Category | Annual Percentage Rate | Annual Percentage Yield (APY) | | | | | |
|--|-------------------------------|-----------------|------------------------|-------------------------------|---|---------------|---------------|----------------|---------------|
| HealthcareBank Interest Bearing Account <small>FDIC Insured - Bank Guaranteed</small> | | Cash Equivalent | 0.20% | 0.20% | | | | | |
| MUTUAL FUND OPTIONS | | Category | Symbol | Resource Links | Mutual Fund Returns as of July 31, 2018 | | | | |
| | | | | | YTD | 3 Year Return | 5 Year Return | 10 Year Return | Expense Ratio |
| T. Rowe Price Capital Appreciation | Allocation--50% to 70% Equity | TRAIX | P M | 5.02% | 9.24% | 10.64% | 9.95% | 0.60 | |
| American Funds Income Builder | World Allocation | CAIFX | P M | -0.80% | 5.16% | 6.05% | 5.51% | 0.40 | |
| DFA US Large Cap Value | Large Value | DFLVX | P M | 2.06% | 11.32% | 11.46% | 10.29% | 0.37 | |
| Vanguard 500 Index | Large Blend | VFIAX | P M | 6.44% | 12.48% | 13.08% | 10.65% | 0.04 | |
| American Funds Growth Fund of Amer | Large Growth | GFFFX | P M | 11.21% | 14.52% | 14.90% | 10.88% | 0.43 | |
| Vanguard Mid Cap Index | Mid-Cap Blend | VIMAX | P M | 5.23% | 9.69% | 11.64% | 10.82% | 0.05 | |
| JPMorgan Market Expansion Enh Idx | Small Blend | PGMIX | P M | 6.02% | 11.98% | 12.14% | 11.11% | 0.61 | |
| Neuberger Berman Mid Cap Growth | Mid-Cap Growth | NBMLX | P M | 9.44% | 8.87% | 12.08% | 10.48% | 0.73 | |
| Vanguard Small Cap Index | Small Blend | VSMAX | P M | 7.93% | 11.23% | 11.36% | 11.28% | 0.05 | |
| Vanguard Small Cap Growth Index | Small Growth | VSGAX | P M | 10.68% | 10.76% | 11.15% | 11.23% | 0.07 | |
| Northern Small Cap Value | Small Value | NOSGX | P M | 5.04% | 10.87% | 10.19% | 9.97% | 1.13 | |
| Vanguard Total Intl Stock Index | Foreign Large Blend | VTIAX | P M | -1.20% | 6.50% | 6.00% | 3.36% | 0.11 | |
| American Funds Europacific Growth | Foreign Large Growth | AEPFX | P M | 0.23% | 7.10% | 7.80% | 5.29% | 0.58 | |
| Fidelity Advisor® Diversified Intl | Foreign Large Growth | FDVIX | P M | -0.83% | 4.37% | 6.97% | 4.14% | 0.93 | |
| Vanguard Emerging Mkts Stock Idx | Diversified Emerging Mkts | VEMAX | P M | -4.26% | 7.11% | 4.77% | 2.54% | 0.14 | |
| Vanguard Total World Stock Index | World Large Stock | VTWSX | P M | 2.80% | 9.32% | 9.29% | 6.76% | 0.19 | |
| Loomis Sayles Global Allocation | World Allocation | LSWWX | P M | 4.59% | 8.50% | 8.88% | 8.36% | 0.93 | |
| Vanguard Target Retirement 2020 | Target-Date 2020 | VTWNX | P M | 1.66% | 6.34% | 7.08% | 6.70% | 0.13 | |
| Vanguard Target Retirement 2030 | Target-Date 2030 | VTHRX | P M | 2.32% | 7.65% | 8.30% | 7.31% | 0.14 | |
| Vanguard Target Retirement 2040 | Target-Date 2040 | VFORX | P M | 2.94% | 8.78% | 9.34% | 8.01% | 0.15 | |
| Vanguard Target Retirement 2050 | Target-Date 2050 | VFIFX | P M | 3.12% | 9.10% | 9.53% | 8.10% | 0.15 | |
| Vanguard Target Retirement 2060 | Target-Date 2060+ | VTTSX | P M | 3.12% | 9.09% | 9.50% | N/A | 0.15 | |
| Vanguard Target Retirement Income | Target-Date Retirement | VTINX | P M | 0.82% | 4.25% | 4.61% | 5.22% | 0.13 | |
| Nuveen Real Estate Securities | Real Estate | FARCX | P M | 0.93% | 5.92% | 8.14% | 8.25% | 1.04 | |
| Templeton Global Bond | World Bond | TGBAX | P M | 1.99% | 2.60% | 2.49% | 5.81% | 0.78 | |
| Lord Abbett High Yield | High Yield Bond | LAHYX | P M | -0.25% | 5.92% | 6.02% | 8.72% | 0.69 | |
| Vanguard Inflation-Protected Secs | Inflation-Protected Bond | VAIPX | P M | -0.58% | 1.56% | 1.35% | 2.85% | 0.10 | |
| Vanguard Interm-Term Bond Index | Intermediate-Term Bond | VBILX | P M | -2.20% | 1.40% | 2.45% | 4.65% | 0.07 | |
| PIMCO Total Return | Intermediate-Term Bond | PTTRX | P M | -1.49% | 1.77% | 2.43% | 4.86% | 0.55 | |
| Vanguard Total Bond Market Index | Intermediate-Term Bond | VBTLX | P M | -1.60% | 1.43% | 2.17% | 3.66% | 0.05 | |

Resource Links: P - Prospectus, M - Morningstar®, F - Factsheet

Not FDIC Insured - No Bank Guarantee - May Lose Value

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.



HOW TO ENROLL



Annual It's Your Choice Open Enrollment Period: October 1 – October 26, 2018
2019 Benefit Period: January 1 – December 31, 2019

Enroll During It's Your Choice

- Visit www.etf.wi.gov/IYC2019 for It's Your Choice Open enrollment information.
- You have **three ways** to enroll during the It's Your Choice Open Enrollment Period:
 - Online
 - Paper
 - Telephone
- You can request a paper application from your payroll or benefits office, or download a copy from the TASC or ETF website.
- Your election will be effective January 1, 2019.
- **Note:** If you are already enrolled in a Health Savings Account (HSA), you **must** re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

State of Wisconsin & STAR State Employees

- State of Wisconsin, Courts, and Legislature employees who are paid through the STAR System should log in to STAR at <https://ess.wi.gov> to make all benefits elections during the annual It's Your Choice period. Contact your agency payroll and benefits staff with any enrollment questions.

UW System Employees

- Enrollments are done directly through the UW, **not** the TASC portal/website or by telephone.
- UW System employees should refer to www.wisconsin.edu/ohrwd/benefits or contact your UW institution human resources department for enrollment instructions for 2019.

If You Are a Newly Hired Employee

- If you are electing to enroll in an HSA, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment.
- Coverage will be effective on the first of the month on or following your eligibility date.
- For more information and enrollment instructions, contact your human resources/benefit office.

WEDC Employees

- Enrollments are done directly through WEDC, not the TASC portal/website.
- WEDC employees should refer to **OneLogin > Kronos > My Account > My Benefits > Review/Select Benefits** or contact WEDC human resources for enrollment instructions for the 2019 plan year.

If You Have Experienced a Qualifying Life Event

- If you experience a qualified life change event, such as a marriage or divorce, birth or adoption of a child, a change in employment status, or another qualified life change event, you may have the opportunity to enroll or change your coverage outside of the open enrollment period.
- There are various rules related to life change events. You must enroll or make changes within 30 days from the date of the qualifying event.
- Contact your human resources/benefit office for more information on qualifying events, to see what your options are, how to enroll, and how to make a change.

Following Enrollment

Once you have enrolled in the HSA, TASC will send these items to you:

HSA Welcome Brochure

- The HSA Welcome Brochure will provide you with information on how to manage your HSA.
- Follow the instructions to set-up your TASC Online account.
 - **Note:** Don't forget to update your TASC Online username and password!
- Use your online account to check your balance, make additional contributions, transfer funds to an investment account, or request a distribution.

TASC Card

- Your TASC Card allows you to conveniently pay for eligible medical expenses.
- Be sure to review the Cardholder Agreement affixed to the card and sign the back of the card.
- Your TASC Card will automatically activate with first use.
- **Note:** If you are a current TASC participant, you will **not** be issued a new TASC Card. You will continue to use your current TASC Card.

Enroll with TASC Online

1. Determine desired annual contribution amount.
 - a. See page 11 of this HSA Enrollment Brochure for HSA Annual Expense Estimate Worksheet.
2. Go to the **TASC Online** website:
<http://partners.tasconline.com/ETFEmployee>
 - a. If you are a **new TASC Participant**, enter a temporary TASC username. This is your first initial, last name, date of birth (mmddyy), and the last four digits of your Social Security Number (SSN).
 - For example: JSmith0101771234
 - b. If you are a **current TASC participant**, enter your current TASC username and password.
 - If you do not remember your username or password, click Forgot Username or Password and follow the reset steps provided.
3. Once **logged in** to your TASC Online Account, click **Enroll Now**.
4. In the **Enrollment** pop-up menu, select the **radial button** which correlates to the plan type in which you wish to enroll – HSA or ERA.
 - a. To enroll in the HSA, select the first radial button.
 - b. **Note:** There are only two radial button options. All five ERA program offerings correlate to the second radial button.
 - c. If you are planning to enroll in an ERA program, you will need to repeat the enrollment process from this screen forward.
 - d. Click **Continue**.
5. Review plan details and HSA qualifications to ensure you are eligible for the HSA.
 - a. Click **Next**
6. Click read and agree to the Custodial Agreement and Disclosure Statement, Electronic Disclosure, and Important Information on Patriot Act Requirements. You must view and agree to all three agreements.
 - a. Click the check box to acknowledge you have read and agreed to each agreement.
 - b. Click **Next**.
7. Enter your **information**.
 - a. You will be required to enter your SSN.
 - b. We recommend adding your personal email address.
 - c. Click **Next**.
8. If applicable, add your **dependent(s)**.
 - a. Enter all required dependent demographic information.
 - b. Click **Add Dependent**.
 - c. Your dependent(s) will be displayed on the My Dependents list.
 - d. Click **Next**.
9. **Review** the Health Savings Account Qualification information and ensure that you qualify for the HSA.
 - a. If you qualify, click the checkbox to certify that you meet the qualifications to open an HSA.
 - b. If you do not qualify, click Cancel.
10. Under Qualifying Health Plan Coverage, **choose** your High Deductible Health Plan Coverage Level from the drop-down menu – Individual or Family.
 - a. **Note:** The coverage level of your HDHP will determine the maximum allowable contribution to your HSA.
 - b. Click Next.
11. Enter your desired **deduction** per pay period.
 - a. Click Calculate Totals to display your total annual election and employer contributions.
 - b. **Note:** Contributions from all sources combined, such as employee, employer, and third parties (i.e., parent or spouse), must **not** exceed the annual IRS limit.
 - c. Click **Next**.
12. Select your reimbursement **Payment Method**.
 - a. You will automatically be enrolled to receive a TASC Card (aka Benny Debit Card).
 - b. Select your preferred method to receive reimbursements for claims filed online.
 - c. If you elect direct deposit, you will need to enter your bank information.
 - d. Click **Next**.
13. Add your **beneficiaries**.
 - a. Select your desired beneficiaries from your list of dependents to prefill their information.
 - b. Click **Add Beneficiary**.
 - c. When you are ready to proceed, click **Next**.
14. **Verify, submit and print**.
 - a. Carefully review each section on the **Enrollment Verification** page and verify that your enrollment information is correct.
 - b. If any changes are required, click **Edit Information**.
 - c. When you have verified that everything is correct, **print** a copy of the Enrollment Verification page for your records.
 - d. Click **Submit** to complete your enrollment.
15. Check your **email** for an enrollment confirmation message from TASC.

Reminder: If you are a UW System employee, a WEDC employee, or a State of Wisconsin, Courts, or Legislature employee paid through the STAR system, **do not** enroll via TASC Online or by phone. See the prior page for enrollment details.

Enroll by Telephone

- Contact TASC Customer Care at 1-844-786-3947 or 608-316-2408.
- One of TASC's friendly and knowledgeable Customer Service Representatives will assist you.
- TASC Customer Care is open Monday through Friday, 8:00 a.m. to 5:00 p.m.

Enroll by Paper

- Request a paper application from your human resources/benefit office, or download a copy from the ETF or TASC website.
- Submit a completed TASC HSA Enrollment Form to your human resources/benefit office.

Identification Verification Failure Notification

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an HSA. This process will occur automatically upon your enrollment. If your identity cannot be verified, you will be notified of the identity verification failure via secure email. The email notification will provide required actions to resolve the matter. If you receive this notification, please provide the requested information within 30 days (via email or fax). If you do not respond within 90 days, your HSA will be deactivated. To be eligible for a It's Your Choice (IYC) High-Deductible Health Plan (HDHP), you must be enrolled in an HSA. If your HSA is deactivated, you will no longer be eligible for an IYC HDHP.

Managing Your Account



The greater control and tax benefits provided by your HSA includes the additional responsibility to track, manage, and monitor your health care and related expenses. Taking these few important steps can help you make the most of your HSA, today and for years to come.

Your Responsibilities

- Maintain qualified IYC HDHP enrollment along with your HSA.
- Notify your human resource/benefits office of any other health care coverage when enrolling in, and at any point while enrolled in, the IYC HDHP and HSA.
- Regularly review your TASC Online account.
- Monitor your contributions and ensure you do not exceed the maximum annual limit.
- Keep all your receipts and pertinent documentation, including fax confirmation sheets, to verify that your HSA funds were used on eligible health care expenses.
- Submit requests for distribution during the same plan year in which the expense was incurred.
- You can only be reimbursed for eligible expenses incurred after your HSA was established.
- Watch for your annual tax forms.
- Update your contact information as necessary.
- Adhere to the plan rules for expense reimbursements:
 - Only use HSA funds for eligible health care expenses.
 - Only use HSA funds for eligible dependents.
 - Only submit claims for expenses incurred after you established your HSA.
 - Do not submit HSA expenses under any other benefit plan or submit claims as part of an income tax deduction.

Helpful Hints

- **Re-Enrollment** – You **must** re-enroll each year to continue participation. Elections do **not** carry forward from year to year.
- **Carryover** – All unused HSA funds carryover year-to-year without forfeiture.
- **Requests for Distribution** – File requests for distribution in a timely manner.
 - Do not resubmit a request.
 - If you have not received an expected distribution, please check your TASC Online account.
- **Monitor Your Account** – Regularly check your TASC Online account. Keep your personal and beneficiary information up to date.

Tax Information

- HealthCareBank will provide you with the following informational tax statements:
 - Form 1099 SA - Received by January 31.
 - Form 5498 SA - Received by May 31.
- Year-end tax forms are only available online. You will not be sent a hard copy. You will receive an email notification when Forms 1099 SA and 5498 SA are available to view.

Reminder: You must notify your human resources/benefits office of any other health care coverage when enrolling in, and at any point while enrolled in, the HDHP and HSA.

HEALTH SAVINGS ACCOUNT ANNUAL EXPENSE ESTIMATE WORKSHEET

| | Actual Expenses Last Year | Estimated Expenses New Year |
|---|------------------------------|--------------------------------|
| High-Deductible Health Plan | | |
| <i>Expenses toward plan deductible</i> | | |
| Prescriptions | \$ _____ | \$ _____ |
| Physician visits | \$ _____ | \$ _____ |
| Hospital | \$ _____ | \$ _____ |
| Laboratory/testing | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Miscellaneous Health Expenses <u>Not</u> Covered by Insurance | | |
| Over-the-counter medication | \$ _____ | \$ _____ |
| Other: _____ | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Dental Expenses | | |
| Dental visits | \$ _____ | \$ _____ |
| Fillings | \$ _____ | \$ _____ |
| Major work (<i>root canals, crowns, dentures, etc.</i>) | \$ _____ | \$ _____ |
| Orthodontia (<i>braces</i>) | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Vision Expenses | | |
| Eye examination | \$ _____ | \$ _____ |
| Eyeglasses | \$ _____ | \$ _____ |
| Contact lenses and solution | \$ _____ | \$ _____ |
| LASIK surgery | \$ _____ | \$ _____ |
| Other: _____ | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Hearing Expenses | | |
| Hearing examination | \$ _____ | \$ _____ |
| Hearing aid | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Miscellaneous Dental, Vision, and Hearing Expenses <u>Not</u> Covered by Insurance | | |
| Over-the-counter medication | \$ _____ | \$ _____ |
| Other: _____ | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Additional Contribution to Maximize Annual Savings | | |
| | \$ _____ | \$ _____ |
| Total Annual Amounts*: | \$ _____ | \$ _____ |

*Cannot exceed IRS annual maximum individual HSA contribution limit of \$3,500 or family HSA contribution limit of \$7,000.

Contributions will be deducted equally across annual pay periods – Biweekly: 24 pay periods | 12-Month: 12 pay periods | 9-Month: 9 pay periods

TASC TOOLS



TASC CARD

TASC Online Account

TASC Benefits Mobile App

- Access your Health Savings Account (HSA) funds wherever you are – just swipe to pay for eligible HSA medical expenses.
- A great alternative to submitting paper requests for distribution.
- Automatic verification of most eligible expenses.
- Instant access to your account information and account balance 24/7.
- Easy access to your contribution and distribution histories.
- Access helpful online tools, like tax savings calculators, health care expense tables, and more.
- Self-service feature available, such as signing up for direct deposit, ordering additional TASC cards, reviewing your investment rates and options, and managing your notifications.
- Access your account information and account balance – no matter where you are!
- Submit contribution and distribution requests by taking pictures of your receipts with your mobile device camera.
- Download the TASC Mobile App, available for Apple and Android devices – just search for **eflex Benefits** in the iOS App Store or Google Play.



TASC Customer Care | Phone 844-786-3947 or 608-316-2408 | Email 1customercare@tasconline.com

Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) & (d)(1)
Total Administrative Services Corporation complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. TASC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

TASC provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

TASC provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact TASC's Civil Rights Coordinator.

If you believe that TASC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, 2302 International Way, Madison, WI 53704; Phone: 1-608-316-2408; Fax: 1-877-231-1287; Email: CivilRightsCoordinator@tasconline.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, TASC's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-316-2408.

LUS CEEF: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 1-800-833-7813)。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 1-800-947-3529).

رقم ملحوظة: إننا نكت تخدمتك بكل اللغات، فإن خدمات المساعدة للعملاء متوفرة بالجملة. اتصل برقم: 1-3529-947-800. (العربية)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телефакс: 1-800-947-3529).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529). 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kansch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອທ່ານພາສາ, ໄດ້ອະນຸຍາດໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 1-800-947-3529).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 1-800-947-3529).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

त्यान दे: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल करें।
KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagësë. Telefononi në 1-877-533-5020 (TTY: 1-800-947-3529).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).

After enrollment, don't forget to:

- Set-up your TASC Online Account.
- Check your email for a link to the HSA Welcome Brochure.
- Check your mail for your TASC Card and Cardholder Agreement.



It's Your Choice
Open Enrollment Period

October 1 – 26, 2018