

WELCOME



State of Wisconsin

HEALTH SAVINGS ACCOUNT





WELCOME

Congratulations on your Health Savings Account

Your TASC Health Savings Account (HSA) provides great advantages – now and in the future. First, it gives you a tax-advantaged way to pay for eligible medical expenses for you, your spouse, and your dependents. Second, and just as important, it can be a smart way to put away money for qualified medical expenses you’ll have in the future, including during retirement. With your TASC HSA, you get information on investment choices, payment options, and ongoing support to help you build and manage your savings.

Overview

This brochure provides an overview of how your HSA works, including accessing your account online, contributing and using your funds, maximizing contributions, and utilizing online tools within your TASC Online account.

What’s Next

- After your HSA enrollment is complete, you will receive a welcome email with login instructions for your TASC Online account.
- New enrollees will receive their TASC Card and Cardholder Agreement within 7 – 10 days.
 - **Note:** Re-enrollees will continue to use their current TASC Card

TASC Benefits Mobile App

- The TASC Benefits mobile app lets you access your account information wherever you are – 24/7!
- To download, visit the Apple App Store or Google Play and search for **eflex Benefits**.
 - File claims using your mobile device’s camera – simply take a picture of your receipt and upload.
 - Keep track of any changes to your account balance.
 - View your plan end date and run-out period.
 - View claims history.
 - Check claim status.
 - Enjoy totally secure access.

Advantages for Today and Tomorrow

- **You’re in control.** You determine how much you contribute (up to the IRS maximum annual contribution limit), how to invest, and whether to use your HSA to pay for current qualified medical expenses, or save it for the future.
- **Your account stays with you.** Your TASC HSA is yours, even if you change jobs, change your medical coverage, or retire.
- **You save on taxes.** Contributions, investment earning, and distributions for eligible medical expenses are free from federal taxes.
- **It’s flexible.** Any unused balance in your account will automatically carry over from year to year, so you can begin to build your savings for future medical expenses.
- **Your money can grow.** You can choose from a wide variety of investment options for future growth potential.

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



GETTING STARTED



Once your Health Savings Account (HSA) is open, you will be able make contributions and use funds to pay for eligible medical expenses. Use the helpful hints and guidance in this brochure to take control of your health care costs and begin saving for your future medical expenses.

Getting Started

- Visit the [TASC Online Landing Page](#) for benefit resources and reminders.
- Review the [HSA Participant Guide](#) for more in-depth information about managing your HSA.
- Refer to the [HSA Eligible Expenses Flyer](#) to find out which expenses are eligible for distribution.
- Check your mail for your TASC Card, which will arrive within 7 – 10 business days in a plain white envelope.
 - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. Continue to use your current TASC Card.
- Log into your TASC Online account.
 - If prompted, accept the terms and conditions for an HSA.

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 an 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.

Online Account Management

Managing your HSA is easy with your TASC Online Account.

- Monitor account balances and transactions.
- Change payment methods and bank accounts.
- View statements and notifications.
- Access important plan documents and forms.
- Update your profile, dependents, and beneficiaries.

TASC Mobile App Login

Visit the Apple App Store or Google Play and search for **eflex Benefits** to download the app. To login:

- Enter your TASC Online username and password.
- When prompted, create a 4-digit PIN number.
- Your 4-digit PIN number will be all you need to login to the TASC Mobile App moving forward.

Set Up Your TASC Online Account

- Go to the TASC Online website at <https://partners.tasconline.com/ETFEmployee> and click on the "Click Here to Log into your account" button.
- If you are a **current** TASC participant, enter your TASC Online username and password.
- If you are a **new** TASC participant, enter your **temporary TASC Online username**.
 - Your temporary TASC Online username is your first initial, last name, date of birth (mmddyy), and the last four digits of your Social Security Number (SSN).
 - For example: JSmith0101771234
- When prompted, **create a new password** and answer your **security questions**.
- Accept any necessary **terms and conditions**.
- Once you are logged in, **review your profile**.
 - Click the **Profile** tab and then select **Update Profile**.
 - **Verify** your address and other personal information for accuracy.
 - **Add and verify** your personal email address.
- Set up **direct deposit** for distributions.
 - Click on the **Profile** tab and then select **Banking/Cards**.
 - Select **Add Bank Account**, enter your account information and then submit.

Forgot Your Username or Password?



On the Login screen, click **Forgot Username or Password** and follow the reset steps provided.

MANAGING YOUR ACCOUNT



The greater control and tax benefits provided by your Health Savings Account (HSA) come with 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.

Key Dates

- **Benefit Period** – January 1 to December 31
- **Expenses Deadline** – You must incur all eligible expenses by December 31
- **Claims Deadline** – There is no deadline to request an HSA distribution
 - You should always try to submit requests for distribution during the same plan year in which the expense was incurred.
 - You can only be reimbursed for eligible expense incurred after your HSA was established and funded.

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.

Your Responsibilities

- Maintain qualified It's Your Choice High-Deductible Health Plan (HDHP) enrollment along with your HSA.
- Notify your human resource/benefits office of any other medical coverage when enrolling in, and at any point while enrolled in, the HDHP and HSA.
- Regularly review your TASC Online account.
- Review your statements and trade confirmation.
- Monitor your contributions and ensure you do not exceed the maximum annual limit.
- Keep all your receipts and pertinent documentation, including fax confirmation sheets, in order to verify that your HSA funds were used on eligible expenses.
- 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 expenses.
 - Only use HSA funds for an eligible plan participant or dependent.
 - 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.

Tax Information

Each year, HealthCare Bank will provide you and the IRS the following tax forms:

- From 1099 SA
 - Summarizes annual distributions.
 - Received by January 31.
- Form 5498 SA
 - Summarizes annual contributions.
 - Received by May 31.

Forms 1099 SA and 5498 SA are informational statements only. You do not need them to file your taxes.

- **Note:** HSA account-owners must report their own contributions using Form 8899 when filing their federal tax return.

Year-end tax forms are available online only and 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. To view or print these statements:

- Log in to your TASC Online account.
- Click "Statements & Notifications."
- Select the tax statement you wish to view and/or to print from the displayed list.

CONTRIBUTIONS



Your HSA allows contributions each year on a tax-advantaged basis, which lowers your taxable income. You can use these contributions to cover any eligible medical expenses for you, your spouse, and your dependents – now and in the future.

Annual HSA Contribution Limits

- You must be covered under a qualified It's Your Choice (IYC) High-Deductible Health Plan (HDHP) in order to contribute to your HSA.
 - If an individual terminates employment, their current state HSA account will be converted to an individual TASC HSA account. The participant can still contribute as long as they are enrolled in an HDHP.
- You may contribute up to the maximum allowable amount, \$3,500 for individuals and \$7,000 for a family.
- You, your eligible family members, your employer, or any combination of these, may contribute to your HSA.
- Combined contributions from all sources cannot exceed the maximum annual contribution limit.

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

- 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.

Making Contributions

Your HSA is the most tax-efficient way to prepare for medical expenses, and you can contribute several ways:

- **Payroll Deduction**
 - You may elect to contribute to your HSA through automatic payroll deductions on a pre-tax basis.
 - Since money is withheld from your pay before taxes, your taxable income is lowered each time you contribute.
 - You can elect your payroll contribution amount through your employer's benefit enrollment process.
 - **Note:** Payroll deduction is only available to eligible, active state employees.
- **Funds Transfer**
 - You may make after-tax contributions to your HSA at any time by transferring money online from an outside bank or other non-retirement account. See the HSA Participant Guide for more information.
- **Account Transfer**
 - If you have an existing Individual Retirement Account (IRA), you may be eligible to either rollover or transfer the funds to your new HSA.
 - Contact TASC Customer Care with questions about transferring funds.

Maximize Your Contributions

As you decide how much to contribute, it's important to note that contributing the maximum allowable amount helps you to get the most from your HSA. You should contribute enough to cover anticipated eligible medical expenses, but you should consider making additional contributions to your account in order to earn more interest over time.

Note: Contributions made by your spouse or employer, as well as any transferred funds or catch-up contributions count towards the annual limit. Be sure to keep track of your contributions using your TASC Online account or the TASC Mobile App to avoid making excess contributions.

Excess Contributions

If you contribute over the maximum allowed in a calendar year, you will have made an excess contribution to your account.

Excess contributions are treated as income and are subject to a six percent (6%) penalty if not withdrawn from your HSA before filing your federal income tax return for the taxable year.

For more information, see the HSA Participant guide and the IRS Publication 969 at www.irs.gov.

Catch-Up Contributions

- If you are at least 55 years of age, not enrolled in Medicare, and otherwise eligible to participate in an HSA, you may elect to make an additional catch-up contribution to your HSA each year.
- If you turn 55 during a given tax year, you are eligible for the full catch-up contribution amount for that year, provided that:
 - You have been enrolled in a qualified It's Your Choice (IYC) HDHP since the first day of the plan year; or
 - You enrolled in an a qualified IYC HDHP after the beginning of the plan year and are an eligible individual as of the last month of the taxable year, and you remain an eligible individual for the 12 months following such month.
- Otherwise, catch-contributions must be prorated based on the number of full months you are an eligible individuals.
- The annual catch-up contribution limit is \$1,000.
- **Note:** If your spouse is age 55 or older, they are unable to make a catch-up contribution to your HSA.

What If...

What if my total HSA contribution for the year exceeds the IRS limits?

- You can complete and mail or fax an HSA Distribution Request Form (available online at <https://partners.tasconline.com/ETFEmployee>). If you request a withdrawal, there is no penalty as long as the distribution is made before the tax-filing deadline, generally April 15.
- Earnings on the excess amount are taxable, but the six percent (6%) excise tax will not apply as long as the excess contributions and earnings are paid out before the tax-filing deadline.

What if I contributed the maximum annual amount, but I was not covered by a qualified HDHP for the entire year?

You are only eligible to contribute to your HSA for the time you were covered by an HDHP. Your maximum annual contribution will be prorated—for individual or family coverage—for the part of the year you were covered by an HDHP. You can arrange to withdraw your excess contribution before the federal tax deadline in order to avoid a penalty.

Contributing After Age 65

- Once you reach age 65 and/or enroll in Medicare, you will no longer be eligible to make contributions, including catch-up contributions, to your HSA. However, you will be able to:
 - Continue using your HSA funds to pay for eligible medical, dental, and vision expenses.
 - Use funds in your HSA to pay for Medicare Parts A, B, D and Medicare HMO premiums tax-free and penalty-free. If your Medicare premium is automatically deducted from your Social Security check, you simply reimburse yourself directly from your HSA for the Medicare premiums taken from your Social Security payment.
 - **Note:** This does not include premiums for Medicare supplemental insurance or Medigap policies.
 - Make penalty-free distributions for any reason. However, in order to be both tax-free and penalty-free, the distribution must be for an eligible medical expense. Withdrawals made for other purposes will be subject to ordinary income taxes.

HSA Tax Savings Example

Contribution of... Over...	\$50/month	\$200/month	\$583/month*
5 years	\$656	\$2,625	\$7,656
10 years	\$1,417	\$5,668	\$16,531
25 years	\$4,506	\$18,025	\$52,574

For illustrative purposes only. Savings calculations are based on a federal tax rate of 15 percent, state tax rate of 5 percent and 7.65 percent FICA.

** Equivalent to one-twelfth of the family HSA annual contribution maximum.*

Keeping Track of Contributions

- Your TASC Online account has convenient tools to help manage and track your HSA contributions.
 - Use the HSA contribution and savings calculator to help determine your annual maximum.
 - As you contribute funds, TASC makes it easy to see your year-to-date amounts.
 - The TASC Mobile App provide real-time account information, including contribution information and available balances.
 - See the HSA Participant Guide for more information (available online at <https://partners/tasconline.com/ETFEmployee>).

HSA DISTRIBUTIONS



The combination of a Health Savings Account (HSA) and a qualified It's Your Choice High-Deductible Health Plan (HDHP) can give you more control over managing your expenses than a traditional health plan. To make the most of your HSA, you need to know which expenses are eligible for payment or reimbursement from your HSA and how to access your funds. You can request a tax-free distribution any time an eligible HSA expense has been incurred.

Paying for Qualified Expenses

Conveniently pay for eligible HSA expenses using one of the following methods:

- **TASC Card**
 - As a feature of your HSA, you will be issued a TASC Card. The TASC Card looks like a typical debit card, but it is used to pay for eligible medical expenses with a simple swipe at the service provider.
 - When you use your TASC Card, the amount of the expense is automatically deducted from your available HSA balance.
 - Card purchases are limited to merchants with an Inventory Information Approval System (IIAS) in place to identify HSA-eligible expenses. To locate an IIAS approved retail merchant, use the "IIAS Merchant Locator" on the TASC landing page at <https://partners.tasconline.com/ETFEmployee>.
 - **Note:** The TASC Card is a debit card, but it may not be used at an ATM.
- **Pay to Provider Distribution**
 - Your HSA allows you to request a distribution to be paid directly to a healthcare provider for an eligible expense.
- **Online Distribution Request**
 - Submitting a distribution request using your TASC Online account or the TASC Mobile App is quick and easy.
 - To receive distributions via direct deposit, be sure to enter your current bank information as part of your TASC Online account Profile.
 - You may only request a distribution up to the current balance of your TASC HSA account. If the funds are insufficient, only the available balance in the account will be issued.
 - An additional distribution request must be submitted once additional funds are available in the account to pay for them.
- **HSA Distribution Request Form**
 - You can submit a distribution request by sending a completed "HSA Distribution Request Form" to TASC. The "HSA Distribution Request Form" can be located on the TASC landing page.

See the [HSA Participant Guide](#) for more information about using your TASC Card and requesting distributions.

Keeping Your Receipts

- Always hold on to your receipts in case further documentation is requested.
 - The IRS requires TASC as the plan administrator to request proof of payment on some claims to ensure they are IRS approved expenses.
 - Receipts must contain the provider or merchant name and contact information, date of service or purchase, description of service or purchase, name of person receiving care or service, and the total amount of service or purchase.

Using Your HSA for Eligible Dependents

- You can use your HSA to pay for eligible medical expenses incurred by your spouse, children, or other qualified tax dependents.
- Even if your spouse or dependents are not covered by your HDHP, you may use your HSA funds to pay for the eligible medical expenses.
- You may also use funds for medical expenses incurred by your child who is claimed as a tax dependent by his/her other parent.

What If...

What if I use HSA funds to pay for ineligible expenses?

- If you pay for anything other than eligible medical expenses with your HSA, the amount will be taxable and you will pay an additional 20 percent tax penalty.
- If you are age 65 or older, the tax penalty does not apply, but the amount must be reported as taxable income.

What if I forget my TASC Card and I need to pay for an eligible medical expense?

- You can pay for the expense out of pocket and submit a claim for reimbursement using your TASC Online account, the TASC Mobile App, or by submitting a completed HSA Distribution Request Form via fax (1-877-231-1287) or mail (TASC, PO Box 7511, Madison, WI 53707).

TASC CARD



The TASC Card is an additional convenience offered by your employer for use with your Health Savings Account. Your TASC Card is a debit card that allows you to quickly and conveniently pay for IRS approved products and services at the time of service. Funds will automatically be deducted from your account when you use your TASC Card.

Getting Started

Once you have completed enrollment, a TASC Card will be issued for your use.

- **Check Your Mail**
 - You will receive your TASC Card within 7 – 10 days of enrollment.
 - Your TASC Card will arrive in a plain, unmarked envelope.
 - Sign the back of your TASC Card upon receipt. Your TASC Card is not valid until you sign it.
- **Cardholder Agreement**
 - Your TASC Card will be delivered affixed to the TASC Cardholder Agreement.
 - Be sure to review the Cardholder Agreement carefully.
 - Record your TASC Card number and retain it for your records.
- **Activation**
 - Your TASC Card will activate automatically the first time you swipe your card the point of purchase.
 - You do not need to call to activate your TASC Card.



Don't forget to sign the back of your TASC Card!

Using Your TASC Card

When using your TASC Card to purchase IRS approved eligible products or services:

- Swipe your card, or hand it to the cashier or health care provider.
 - The TASC Card is accepted at Inventory Information Approval System (IIAS) approved health care providers and retail vendors. See the IIAS Merchant Locator on the TASC Landing Page for a complete list of IIAS-approved vendors.
- Select CREDIT to complete your transaction.
- If you are prompted to enter a PIN or your purchase is declined, ask the merchant to process the purchase as a signature debit transaction, and then sign for your purchase.
 - Most TASC Card purchases will be approved without using a PIN number, and requesting a PIN number is optional.
 - To request a PIN for your TASC Card, call Customer Care at 1-844-786-3947 or 1-608-316-2408.
- If your TASC Card is declined, you can pay for the expense out of pocket and submit a claim for reimbursement.
- Save your receipts. It may be necessary for you to submit a receipt to prove the eligibility of a purchase you have already made. TASC will notify you if a receipt is needed for a particular purchase.
- **Note:** TASC Cards cannot be used at an ATM.

Declined Purchases

There are several reasons why a TASC Card might be declined.

- The merchant may not have Inventory Information Approval System (IIAS) certification, and is therefore not authorized to accept TASC Card transactions.
- The item(s) or service(s) you're attempting to pay may be ineligible expenses.
- You may have insufficient funds in your TASC Account to pay for the expense.
- Your TASC Eligibility may have expired, in the case of leaving state service or closing your TASC Account, and the TASC Card is no longer active.

If you have questions about why your TASC Card was declined, please contact Customer Care at 1-844-786-3947 or 1-608-316-2408.

Lost or Stolen TASC Card

If your TASC Card is lost or stolen, report the lost/stolen card to TASC immediately. You may request a replacement card online at no cost to you by following these steps:

- Under the Debit Cards section, click Report Lost/Stolen and complete the requested information.
- Return to the Banking/Cards section and select Order Replacement and complete the requested information.



HEALTH SAVINGS ACCOUNT ELIGIBLE EXPENSES

Once you have contributed money into your Health Savings Account (HSA), you can use it to pay for eligible medical expenses tax free. 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. For more information, see your HSA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.IRS.gov and see IRS Publication 502.

Medical Expenses

- Acupuncture
- Ambulance services
- Annual physical examination
- Artificial limbs or prosthesis
- Artificial teeth
- Birth control/contraceptive devices
- Birth classes/Lamaze¹
- Blood pressure monitor
- Blood sugar test kits/test strips
- Breast reconstruction surgery¹
- Childbirth/delivery
- Chiropractic therapy/exams/adjustments
- Co-payments
- COBRA healthcare premiums
- Cosmetic surgery¹
- Crutches¹
- Dermatology services
- Diagnostic services
- Electronic body scans
- Flu shots
- Guide dog or other service animal
- Gynecological care
- Hearing aids and batteries¹
- Incontinence supplies
- Infertility treatments
- Insulin and diabetic supplies
- In vitro fertilization
- Laboratory fees
- Lactation expenses
- Legal sterilization
- Medical supplies to treat an illness or injury
- Nasal strips
- Neurological care
- Nursing home
- Nursing services
- Obstetric care
- Operations/surgery¹
- Optometrist/ophthalmologist services
- Orthopedic shoes
- Oxygen and oxygen equipment
- Physical exams
- Physical therapy¹
- Pregnancy test kits
- Podiatry services
- Prenatal/postnatal treatment
- Prescription medications
- Psychological care
- Psychiatric care
- Sleep apnea services/products¹
- Smoking cessation programs
- Special education tutoring
- Speech therapy
- Surgery
- Telephone or TV equipment for the hearing or vision impaired
- Therapy or counseling
- Transplants
- Treatment for alcohol or drug dependency
- Vaccinations
- Vasectomies
- Weight loss programs¹
- Wheelchairs
- Wigs¹
- Wrist supports/elastic straps
- X-ray fees

What is an eligible expense?

An eligible medical expense is a health care service, treatment, or item that the IRS states can be paid for without taxes.

How should I keep track of my eligible expenses?

You should keep all of your receipts and pertinent documentation in order to prove your HSA was used for eligible medical expenses.

¹: Restrictions may apply. See IRS Publication 502 for more details.

Dental Expenses

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

Vision Expenses

- Contact lenses and lens solutions
- Diagnostic services
- Eye exams
- Eye surgery
- Eyeglass repair kits
- 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.

- Calamine lotion
- Canker/cold sore relievers
- Diaper rash ointments
- First Aid supplies
- Hemorrhoid creams and treatments
- Hydrogen Peroxide or rubbing alcohol
- Indigestion and anti-acid relievers
- Nicotine patches
- Pain relievers (*Tylenol, Advil, etc.*)
- Pain relieving creams or gels (*Bengay, etc.*)
- Sinus medications
- Teething gels

Individuals Over Age 65

Individuals over the age of 65 may use HSA funds to pay for the following expenses:

- Medicare Parts A or B
- Medicare HMO premiums (*Medicap 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*)

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 20 percent 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 Publication 502.

- 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*)
- Deodorant
- Dental floss
- Diaper services
- Dietary and fiber supplements
- Electrolysis or hair removal
- Eye drops for general comfort
- Eyeglass cases
- Funeral, cremation & burial expenses
- Gasoline
- Hand sanitizer
- Health club or athletic club membership dues
- Household help
- Hygiene products
- Insurance premiums (*all types*)
- Lotions or skin moisturizers
- Marriage counseling
- Maternity clothes
- Mattresses
- Meals
- Medicare premiums
- Nutritional supplements and vitamins
- Over-the-counter medications not prescribed by your doctor
- Sunglasses and sun clips (*non-prescription*)
- Safety classes (*non-prescription*)
- Swimming lessons
- Teeth whitening
- Toiletries
- 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 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 November 1, 2015.

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.



HSA CONSIDERATIONS AFTER AGE 65



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. Make sure you understand these important changes in order to make the most of your HSA now and in the future.

Distributions

At age 65, you can take penalty-free distributions from your HSA for any reason.

- In order to be both tax-free and penalty-free, the distribution must be for an eligible medical expense.
- Withdrawals made for other purposes will be subject to ordinary income taxes.
- Given that Medicare does not cover all of your medical expenses, most HSA owners over 65 continue to use their HSA funds for eligible medical expenses to ensure they receive the maximum benefits from their HSA.

Health Insurance Premiums

You can use your HSA to pay for Medicare Parts A, B, D and Medicare HMO premiums tax-free and penalty-free.

- Reimburse yourself directly from your HSA for Medicare premiums deducted from your Social Security payment.
- Use your HSA to pay for the employee share of employer-sponsored healthcare premiums (provided that the employee share is not deducted pre-tax).
- You cannot use your HSA to pay for Medigap insurance premiums.

Continued Eligibility

Most Americans become eligible for Medicare at age 65. Americans that begin receiving Social Security benefits **prior** to age 65 are **automatically** enrolled in Medicare at age 65. Participation in **any** type of Medicare (Part A, Part B, Part C, - Medicare Advantage Plans, Part D, and Medicare Supplement Insurance – Medigap) makes you ineligible to **contribute** to an HSA. You can continue to use your HSA for eligible medical expenses and for other expenses as long as you have funds in your HSA.

Loss of HSA Eligibility

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



HSA Contributions After Age 65

You can make an HSA contribution after you turn 65 and enroll in Medicare if you have not maximized your contribution for your last year of HSA eligibility. You have until April 15 of the year following the tax year you lose HSA eligibility to make your HSA contribution. You can do so even if you are no longer eligible for an HSA so long as you are making a contribution for a period when you were eligible.

Remaining HSA Eligible Past Age 65

To be able to **contribute** to an HSA past age 65, you **cannot** enroll in Medicare.

- You become enrolled in Medicare under Part A by filing an application or being approved automatically.
- The Social Security Administration automatically enrolls you in Medicare Part A when you begin collecting Social Security benefits.
- Some individuals are able to avoid enrolling in Medicare by waiting to receive Social Security.

If you are not enrolled in Medicare and are otherwise HSA eligible, you can contribute to an HSA after age 65. You are also allowed to contribute the \$1,000 catch-up.

Declining Medicare for HSA Eligibility

If you signed up for Medicare Part A and now wish to decline it, you can do so by contacting the Social Security Administration. Assuming you have not begun receiving Social Security payments, this will reestablish your eligibility for an HSA.

If you have applied for or have begun receiving Social Security, you cannot opt out of Medicare Part A without paying back the government all the money received from Social Security payments, plus paying the government back for any money Medicare spent on your medical claims. This action will also stop future Social Security payments (until you reapply and start this cycle over again.)

TASC BENEFITS MOBILE APP

FOR iOS & ANDROID



Save time and paperwork by making the most of your Health Savings Account (HSA) benefits with the TASC Benefits Mobile App. Our secure app makes managing your benefits easy with real-time access and intuitive navigation. Quickly check your important account information, balances and claims details on the go!

Easy, Convenient & Secure

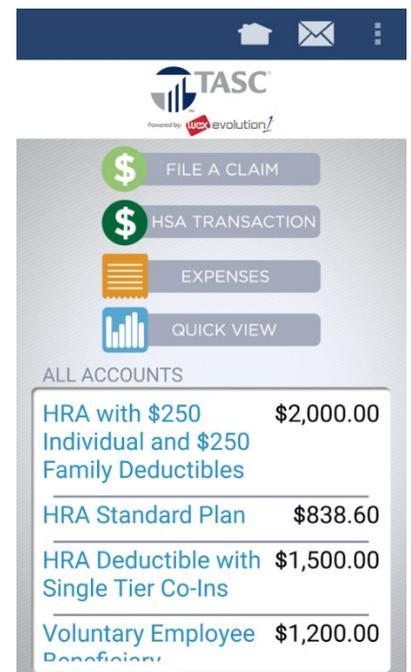
- Login to the intuitive app using the same username and password as your TASC Online account.
- Secure encryption is used to protect all transmissions –no sensitive information is ever stored on your mobile device.

Connects You with the Details

- Access account details 24/7.
- Available balances always up to date.
- View charts summarizing account(s) and elections.
- Click to call or email TASC Customer Care.

Additional Time-Saving Options

- See payment status for submitted distributions.
- View contributions and distributions to date.
- Report a lost or stolen TASC Card.
- Distribute and contribute active HSA funds.



To download the TASC Benefits Mobile App, visit the [Apple App Store](#) or [Google Play](#) and search **eflex Benefits**.

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.
- Eliminates the need to complete 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 is available for Apple and Android phones – just search for **eflex Benefits** in the Apple App Store or Google Play.

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, 1-800-368-1019, 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 CEEV: 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: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية) 1-3529-947-800. هاتف الصم والبكم تتوافر لك بالمجان، اتصل برقم

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 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 Y: 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)] schwetscht, kantscht 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, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໄດຍບໍ່ຄ່າຈ່າຍ, ຈະມີມື້ພ້ອມໃຫ້ທ່ານ. ໂທສ 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).

ध्यान दें: 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, papagesë. 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 Participant Guide and other materials.**
- **Check your mail for your TASC Card and Cardholder Agreement.**



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