



Save money with FSA pretax benefit accounts.



A Flexible Spending Account (FSA) puts more money in your pocket by reducing your taxable income when you contribute pretax dollars to pay for common expenses like these:

HEALTHCARE

- Medical/dental office visit co-pays
- Dental/orthodontic care services
- Prescriptions, vaccinations, and OTC
- Eye exams; prescription glasses/lenses

DEPENDENT CARE

- Daycare expenses
- Before & after school care
- Nanny/nursery school
- Elder care

TIPS


- Determine your elections based on your estimated out-of-pocket expenses for the year
- Your employer may offer other types of Benefit Accounts too; ask for details
- For a complete list of eligible expenses, see IRS Publications 502 & 503 at irs.gov

Increase your take-home pay by reducing your taxable income.

Each \$1 you contribute to your FSA reduces your taxable income by \$1.

With less tax taken, your take-home pay increases!

Consider this example: (for illustration only)

 <p>Richard has:</p> <ul style="list-style-type: none"> • Gross monthly pay of \$3,500 • \$600 per month in eligible expenses 	Here is his net monthly take-home pay:		<p>That's a net increase in take-home pay of \$166 every month!</p>
	<p>Without FSA (\$600 spent using post-tax dollars)</p> <p>\$1,932</p>	<p>With FSA (\$600 spent using pretax dollars)</p> <p>\$2,098</p>	

To estimate potential savings based on your income and expenses, use the Tax Savings Calculator at www.tasconline.com/tasc-calculators.

How to participate.

It's easy to start saving with an FSA. Just follow 3 simple steps:

1. DECIDE how much you want to contribute.

Check with your employer for plan specifics and review at the IRS limits at www.tasconline.com/benefits-limits.

The more you contribute, the lower your taxable income will be.

However, it's important to be conservative when choosing your annual contribution based on your anticipated qualified expenses since:

- The money you contribute to your benefit account can only be used for eligible FSA expenses.
- Any unused FSA funds at the close of the plan year are not refundable to you. (A grace period or carryover option may be in place for your plan. Check with your employer for plan guidelines and allowances.)



PLANNING TIPS

START by making a conservative estimate of how much you expect to spend on eligible out-of-pocket expenses for the year.

COMPARE your estimate to the IRS limits. If your estimate is higher than these annual contribution limits, consider making the maximum contribution allowed.

2. ENROLL by completing the enrollment process.

Your contribution will be deducted in equal amounts from each paycheck, pretax, throughout the plan year.

Your total annual contribution to a **Healthcare FSA** will be available to you immediately at the start of the plan year. Alternatively, your **Dependent Care FSA** funds are only available as payroll contributions are made.

SPECIAL FEATURES



MyCash Account: Included on your TASC Card for faster reimbursement deposits and non-benefit purchases.



TASC Mobile App: Track and manage all benefits and access numerous helpful tools, anywhere and anytime! Search for "TASC" (green icon).

3. ACCESS your funds easily using the TASC Card.

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

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

This Mastercard is administered by TASC, a registered agent of Pathward. Use of this card is authorized as set forth in your Cardholder Agreement. The card is issued by Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

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Questions? Ask your employer or contact your Plan Administrator:
Total Administration Services Corporation • www.tasconline.com • 1-800-422-4661





ONE TASC CARD ONE EXPERIENCE



Quickly and easily access your money—anywhere, anytime

The TASC Card® represents the next generation in employee benefit payments! It's unlike any other card in your wallet. The TASC Card has multiple accounts on one card—benefit accounts and MyCash. The TASC Card provides choice and convenience so you can access and use your funds your way.

Use your TASC Card to pay for eligible benefit expenses at the point of purchase, eliminating the need to submit reimbursement requests later.

WHETHER YOU HAVE ONE BENEFIT ACCOUNT OR MULTIPLE, ONE CARD DOES IT ALL.

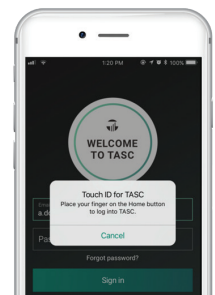


Free mobile app for Apple and Android devices: search for "TASC app"*

WHAT'S IN YOUR TASC WALLET?



- Card Lock: protect against fraud if you temporarily misplace card
- Card Holder: store important cards online for easy access
- Request a dependent card
- Request a PIN (for ATM use)
- Report a card lost or stolen card



Manage your account online via the TASC mobile app* or website (www.tasconline.com).

*Standard message and data rates may apply.

When your benefits are this smart, easy and connected, you can get back to your priorities: taking care of the people and things you care about most.

HOW DOES YOUR TASC CARD WORK?

Your TASC Card is connected to all your benefit accounts and provides convenient payment for eligible benefit expenses.

- The card is smart: it knows which account to access based on your purchase and the order the accounts are used.
- Eligible items are automatically approved at authorized merchants and paid from your benefit account.
- Don't worry... your purchases cannot exceed your available account balance.
- Hang on to your card when you deplete this year's funds; you can use the card again next year.
- Use Healthcare Expense Lookup while you shop.



A REVOLUTIONARY APPROACH TO EMPLOYEE BENEFITS— BECAUSE AFTER ALL, BENEFITS SHOULD FEEL LIKE BENEFITS.



MyCash: your "stash" and your safety net

On the rare occasion you can't use your TASC Card to pay for an eligible expense, you can submit a reimbursement request online with the mobile app*. Reimbursements are paid to your MyCash** account.

- Use for everyday purchases! Even purchase retail and healthcare items together in one transaction: eligible expenses are paid from your benefit account while other items are paid from MyCash.
- Use MyCash to pay for benefit expenses when your benefit account balance is insufficient.
- Withdraw funds at an ATM (with a PIN)**.
- Transfer to a personal bank account.
- MyCash funds are not tied to a plan year and never expire.

SPEND YOUR MYCASH FUNDS YOUR WAY!

*Standard message and data rates may apply.

**For more information, see your Cardholder Agreement. TASC Card valid only in U.S.

This Mastercard Card is administered by TASC, a registered agent of MetaBank®. Use of this card is authorized as set forth in your Cardholder Agreement. The TASC Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.





Save up to 30% on eligible expenses

Enroll in a TASC Flexible Spending Account (FSA) so you can use pretax dollars to pay for common, everyday expenses and reduce your taxable income.

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

NOTE: If you (or your spouse) enroll in an HSA Plan, you may only enroll in a Limited-Purpose Healthcare FSA (LPHSA). The eligible expenses under an LPHSA are limited to Dental and Vision expenses only.

Eligible Medical Expenses

- Acupuncture
- Artificial limbs
- Bandages & dressings
- Birth control, contraceptive devices
- Birthing classes/Lamaze – only the mother's portion (not the coach/spouse) and the class must be only for birthing instruction, not child rearing
- Blood pressure monitor
- Chiropractic therapy/exams/adjustments
- Contact lens and contact lens solutions
- Co-payments
- Crutches (purchased or rented)
- Deductibles & co-insurance
- Diabetic care & supplies
- **Feminine care products** (tampons, pads, etc)
- Eye exams
- Eyeglasses, contacts, or safety glasses (prescription)
- First aid kits & supplies
- Hearing aids & hearing aid batteries
- Heating pad
- Incontinence supplies
- Infertility treatments
- Insulin
- Lactation expenses (breast pumps, etc.)
- Laser eye surgery; LASIK
- Legal sterilization
- Medical supplies to treat an injury or illness
- Mileage to and from doctor appointments
- Optometrist's or ophthalmologist's fees
- Orthopedic inserts
- **Personal Protection Equipment (PPE)** (facial masks, hand sanitizer, sanitizing wipes)*

- Physical exams
- Physical therapy (as medical treatment)
- Physician's fee and hospital services
- Pregnancy tests
- Prescription drugs and medications
- Psychotherapy, psychiatric and psychological service
- Sales tax on eligible expenses
- Sleep apnea services/products (as prescribed)
- Smoking cessation programs & deterrents (gum, patch)
- Treatment for alcoholism or drug dependency
- Vaccinations & Flu Shots
- X-ray fees

Eligible OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs are reimbursable via FSA, HRA, and HSA without a prescription or physician's note if purchased on or after 01/01/2020.

Eligible OTC products include items that are primarily for a medical purpose, and are compliant with federal tax rules under IRS Code Section 213(d).

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

*PPE expenses must be used for the purpose of preventing the spread of coronavirus; eligible purchases made on or after 1/1/20 are available for reimbursement.

Continued on next page...



Use your TASC Card® to pay for eligible expenses at the point of purchase instead of paying out-of-pocket and requesting a reimbursement.



Eligible Dental Expenses

- Braces and orthodontic services
- Cleanings
- Crowns
- Deductibles, co-insurance
- Dental implants
- Dentures, adhesives
- Fillings

Eligible Dependent Care Expenses

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 13
- Amounts paid for services (including babysitters or nursery school) provided in or outside of your home
- Nanny expenses attributed to dependent care
- Nursery school (preschool) fees
- Summer Day Camp – primary purpose must be custodial care and not educational in nature
- Late pick-up fees
- Does not cover medical costs; use Healthcare FSA for medical expenses incurred by you or your dependents

Eligible Disability Expenses

- Automobile equipment and installation costs for a disabled person in excess of the cost of an ordinary automobile; device for lifting a mobility impaired person into an automobile
- Braille books/magazines in excess of cost of regular editions
- Note-taker for a hearing impaired child in school
- Seeing eye dog (buying, training, and maintaining)
- Special devices, such as a tape recorder or typewriter for a visually impaired person
- Visual alert system in the home or other items such as a special phone required for a hearing impaired person
- Wheelchair or autoette (cost of operating/maintaining)

Requiring Additional Documentation

The following expenses are eligible only when incurred to treat a diagnosed medical condition. Such expenses require a **Letter of Medical Necessity** from your physician, containing the medical necessity of the expense, diagnosed condition, onset of condition, and physician's signature.

- Ear plugs
- Massage treatments
- Nursing services for care of a special medical ailment
- Orthopedic shoes (excess cost of ordinary shoes)
- Oxygen equipment and oxygen
- Support hose (non-compression)
- Varicose vein treatment
- Veneers
- Vitamins & dietary supplements
- Wigs (for mental health condition of individual who loses hair because of a disease)

For more information regarding eligible expenses, please review IRS Publication 502/503 at irs.gov or ask your employer for a copy of your Summary Plan Description (SPD).



Do your dependent care expenses qualify for reimbursement?

CAA/ARPA provisions are set to expire after 2021.

The TASC Dependent Care FSA allows you to use pretax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care, so you (or your spouse) can work, look for work, or attend school full-time. **Medical expenses for your dependent are not eligible for reimbursement under the TASC Dependent Care FSA.**

Eligibility for the dependent care benefit requires that certain criteria be met, which are outlined in this document.

- A) **The dependent care expenses must be work-related.** The care must be necessary for the employee and/or the employee's spouse to work, to look for work, or to attend school full-time, or if they are physically unable to care for their children.
- B) **The dependent care expenses provided during a calendar year cannot exceed \$5,000.** In the case of a separate return by a married individual, the limit is \$2,500. This amount may be less if the employee's earned income or spouse's earned income is less than \$5,000.

Dependent care expenses must be for the care of one or more qualifying persons.

A "Qualifying Person" is defined as one of the following:

- A dependent child who was under age 13 when care was provided and for whom a tax exemption can be claimed.
- A spouse who was physically or mentally unable to care for themselves and lived with you for more than half the year.
- A dependent who was physically or mentally unable to care for themselves and for whom an exemption can be claimed, and lived with you for more than half the year.

Eligible and Ineligible Expenses for Dependent Care FSA Reimbursement (partial list)

Allowed for Reimbursement:

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 13
- Amounts paid for services (including babysitters or nursery school) provided in or outside of your home
- Nanny expenses attributed to dependent care
- Nursery school (preschool) fees
- Summer Day Camp – primary purpose must be custodial care and not educational in nature
- Late pick-up fees

NOT Allowed for Reimbursement:

- Medical expenses
- Baby-sitter in or out of your home for reasons other than to enable you to work
- Activity fees/educational supplies
- Food, clothing, and entertainment
- Transportation expenses
- Child support payments
- Kindergarten fees
- Overnight camp
- Late payment charges

Continued on next page...

For more information regarding eligible Dependent Care expenses, please review IRS Publication 503 or ask your employer for a copy of your Summary Plan Description (SPD).

You can also find current contribution limits on our resource page at:

www.tasconline.com/benefits-limits

To receive the dependent care benefit, one must follow these procedures:

- A) All persons and organizations that provide dependent care for a qualified person must be identified. This information is requested on IRS Form 2441. The name, address, and Taxpayer Identification Number (TIN) of the provider must be included. Under certain circumstances, the TIN will be a Social Security number (SSN).
- B) If the care is being provided by a center that cares for more than six (6) persons, the center must comply with all state and local regulations.
- C) Payments made to relatives who are not dependents can be included; however, do not include amounts paid to a dependent for whom you can claim an exemption or for your child who is under age 19 at the end of the year, regardless of whether they are your dependent.
- D) Use IRS Form W-10 to request the required information from the care provider.

Special rules apply to children of divorced or separated parents:

Even if you cannot claim your child as a dependent, they are treated as your qualifying person if all of the following are true:

- The child was under age 13 or was not physically or mentally able to care for themselves.
- One or both parents provided more than half of the child's support for the year and are divorced, legally separated, or lived apart at all times during the last six (6) months of the calendar year.
- One or both parents had custody of the child for more than half of the year.
- You were the child's custodial parent. The custodial parent is the parent having custody for the greater portion of the calendar year. If the child was with both parents for an equal number of nights the parent with the higher adjusted gross income is the custodial parent.

A non-custodial parent that is entitled to claim the child as a dependent on their tax return may not treat the child as a qualifying individual for the dependent care benefit even when that parent is financially responsible for providing the care. Only one parent (the custodial parent) may qualify for the dependent care benefit for a taxable year. The regulations do not provide any relief for a non-custodial parent that incurs dependent care expenses for the portion of the year in which they have custody of the child to enable the non-custodial parent to work.



Conveniently access and spend your reimbursement dollars on any purchase.

MyCash is an individual cash account that securely holds your reimbursement funds until you spend or move them.

On those rare occasions when you do not use your TASC Card® to pay for an eligible employee benefits expense, simply submit a request for reimbursement via the TASC mobile app or online at tasconline.com.

Requests are processed daily and approved reimbursements are deposited directly into your MyCash account—usually within 24-48 hours. Reimbursements are quick—even faster than with direct deposit!

Then you choose how to use your MyCash funds. There are no restrictions on type of expense or merchant. These are your reimbursement funds and can be spent just like cash everywhere Mastercard is accepted.

Access your MyCash funds in three ways:

1. Swipe your TASC Card at any merchant that accepts MasterCard.
2. Withdraw at an ATM (with a PIN) using your TASC Card.
3. Transfer to a personal bank account via web or app.

Ready, Set, Go!

All new TASC participants will receive reimbursement payments via MyCash unless direct deposit is established. You may access your MyCash funds via the swipe of your TASC Card at any merchant or ATM that accepts Mastercard, or transfer to a personal bank account.

Are you currently set up for direct deposit but want to take advantage of the convenience of MyCash access? You can! Sign in to your account, click the MyCash Balance menu, and click MyCash Transfer Schedules. Click the trash can icon to delete your current schedule. With no scheduled transfer, your next reimbursement will be deposited in MyCash, ready to access with the swipe of your TASC Card.



Join the MyCash Movement

Hundreds of thousands of TASC participants are enjoying the convenience of MyCash in their daily lives! You can, too.

Did you know...

- 93% of participants have the TASC Card.
- 95% of TASC Card holders have access to MyCash.
- While 84% of reimbursements are paid via the TASC Card at the point of purchase, 56% of participants who submit manual requests for reimbursement and receive MyCash disbursements choose to access their MyCash with the swipe of their TASC Card.
- Participants swipe their cards for MyCash transactions more than 800 times a day!



"I submitted a manual request for reimbursement and about a day later my reimbursement was available in my MyCash account. I paid for my groceries at the grocery store using my TASC Card. The whole process was so easy and convenient!"

—Shari, FSA Participant

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Pay for healthcare and general items in one transaction with your TASC Card.

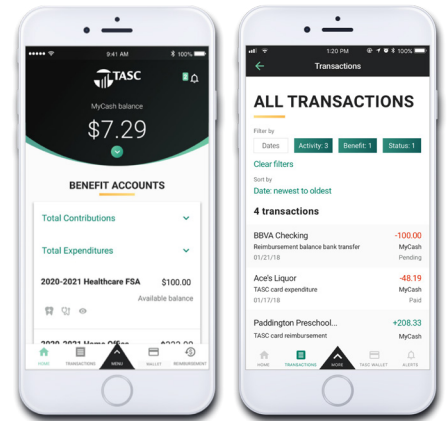
Eligible benefit items are paid from your benefits account and ineligible items from MyCash.



Manage your MyCash Account

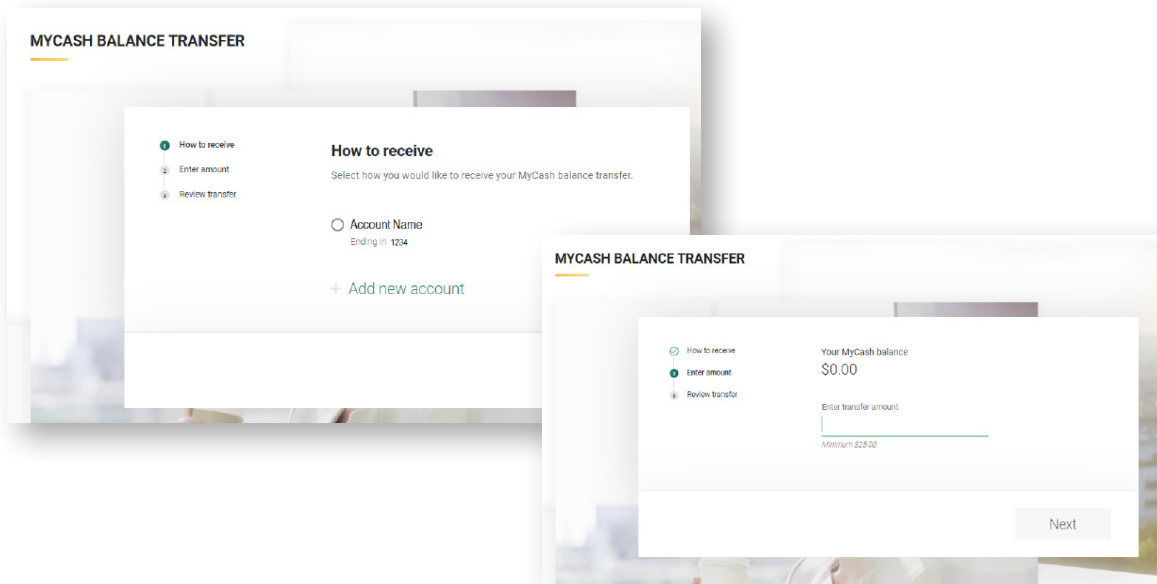
It's easy to view and manage your MyCash funds online or via the TASC mobile app.

- View recent MyCash reimbursements, transfers, ATM withdrawals, and/or TASC Card transactions.
- View TASC Card information, reissue a card, request a PIN, request a dependent card, and view card history.
- Save bank account details to easily schedule transfers from MyCash to a personal bank account.
- Schedule a transfer to a personal checking or savings account.



Transfer MyCash Funds

The industry-exclusive MyCash tools let you make transfers when it's convenient for you! Using our website or mobile app, you may transfer funds from MyCash to a personal savings or checking account any time from anywhere.





How to Find and Use the TASC Mobile App

With the TASC mobile app you can track and manage all your TASC benefit accounts and access numerous helpful tools, anywhere at anytime. It's full of self-service features and boasts a user rating of over four stars!

Download the TASC App

The TASC [mobile app](#) is a free download for your mobile device (Apple or Android). When you're in the Apple App Store or Google Play, search for "TASC" and locate the green app icon (see at right).



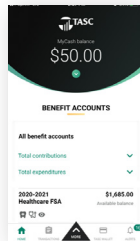
Search for "TASC" (green icon)

Sign On to the TASC App

If not already established, you must create an account on Universal Benefit Account* online (uba.tasconline.com/login) with an email and password. You will then use those same login credentials to sign on to the TASC mobile app.

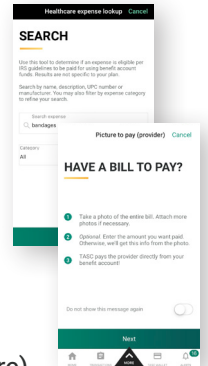
What You Can View (Visibility)

- ✓ Total Contributions (and by account)
- ✓ Total Expenditures (and by account)
- ✓ Transactions
- ✓ Account Details
 - What's Covered (by account)
 - Available Balance
 - Annual Election Amount
 - Employer Contribution
 - Transactions
 - Account Summary



What You Can Do (Functionality)

- ✓ Manage benefit cards in TASC Wallet
- ✓ Receive Alerts
- Actions available under the "MORE" button:**
 - ✓ Pay a provider with "Picture to Pay"
 - ✓ Upload/access substantiation
 - ✓ Lookup eligible healthcare expenses
 - ✓ Request a Reimbursement (see below)
 - ✓ Transfer funds
 - ✓ Manage MyCash Account
 - ✓ Submit a Support Request (customer care)



How to Request a Reimbursement via Mobile App

Begin by clicking the "More" button and selecting "Request a Reimbursement." Follow the screen prompts to complete the request. Have your substantiation (receipt, EOB, etc.) ready to capture with device camera (refer to your plan specifics to find out if substantiation is required for manual reimbursements).

Important Note for medical expense reimbursements: The reimbursement payment will draw from the healthcare account based on the depletion order set by your employer/plan, thus you are not able to choose which healthcare account to use.

