















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 FSA

-  Office visit copays
-  Dental and orthodontic services
-  Prescription drugs
-  OTC medications
-  Eye exams, glasses and contact lenses
-  Flu shots and vaccinations

DEPENDENT CARE FSA

-  Daycare expenses
-  Before- and after-school care
-  Nanny/nursery school
-  Babysitters
-  Elder care
-  Summer day camp

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](https://www.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)



Richard has:

- Gross annual salary of \$64,000
- \$2,850 per year in eligible expenses

Here is his net annual take-home pay:

Without FSA

(\$2,850 spent using post-tax dollars)

\$40,816

With FSA

(\$2,850 spent using pretax dollars)

\$41,889

That's a net increase in take-home pay of **\$1,073** every year!

To estimate savings based on your income and expenses, use the FSA Calculator at www.tasconline.com/fsa-calculator

See how easy it is to start saving with a TASC Benefit Account. See details on reverse.

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 the IRS limits at www.tasconline.com/resources/benefit-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.



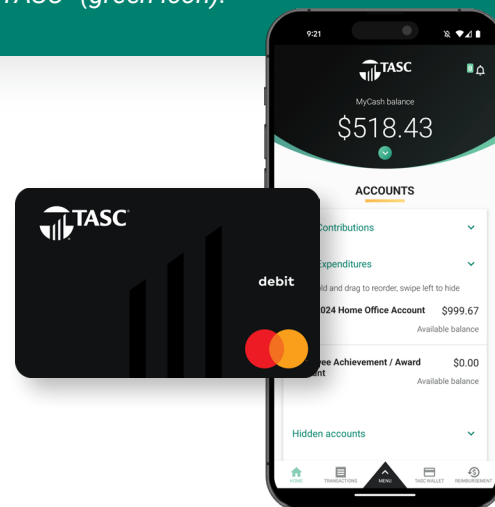
TASC Mobile App: Track and manage all benefits and access numerous helpful tools, anywhere and anytime! Search for "TASC" (green icon).

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. Access your MyCash funds in three ways:

1. Swipe your TASC Card at any merchant that accepts Mastercard.
Individual merchant restrictions may apply.
2. Withdraw at an ATM (with a PIN; request online) using your TASC Card.
3. Transfer to a personal bank account via web or app.



CARD EXPERIENCE



Discover one-card convenience and hassle-free reimbursements. It's the fastest, easiest way to access benefit funds.



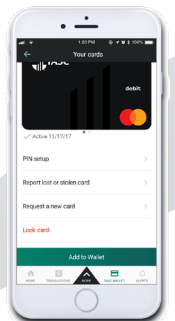
The hassles of carrying multiple cards and trying to remember which card pays for what are a thing of the past with the TASC Card. Just swipe this stacked card at the point of purchase and eligible expenses are paid automatically with smart technology to know which account to draw funds from. Every participating employee receives a TASC Card and has access to several value-added card features:

MyCash Account. When it's necessary to pay out-of-pocket and request a reimbursement, we make sure participants get their money back fast with MyCash. TASC deposits reimbursement payments directly into the linked MyCash account within 12 hours—faster than the speed of bank direct deposit. Participants can then use MyCash funds to cover any type of purchase everywhere Mastercard® is accepted or withdraw cash from an ATM.

TASC Card Lock. If a TASC Card is lost or stolen, the participant can quickly disable it with TASC Card Lock online or via the TASC mobile app. If found, simply unlock the card to use it again.

TASC Wallet. This convenient organizer offers mobile and web access to the TASC Card with features like:

- **Card Management.** Stores image of TASC Card; lets participants lock a card, report lost/stolen cards, or request more cards.
- **Card Holder.** Stores digital images of other important cards (insurance cards, rewards cards – even a gym membership card).



The TASC Card is backed with seamless cross-channel customer care. Participants can get the help they need to manage their benefits and TASC Card through our website, mobile app, or call center.

The TASC Card has a 4% higher transaction approval rating than competitor cards!

Based on a 2022 research study by Mastercard® comparing TASC to other TPAs having a Mastercard healthcare debit card. This means cardholders (participants) have quick, reliable access to their money whenever and wherever they need it for qualifying purchases.

The TASC Card. Just one more way we're making benefits smart, easy, and connected.

The TASC 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.



Save up to 30% on eligible expenses

When you participate in a Healthcare FSA or Dependent Care FSA, you can use pretax dollars to pay for everyday expenses and reduce your taxable income. Below is a partial list of eligible expenses.

Eligible medical expenses

- Acupuncture
- Artificial limbs
- Bandages and dressings
- Birth control, contraceptive devices
- Birthing classes/Lamaze (only the mother's portion, not the coach/spouse; class must be only for birthing instruction, not child rearing)
- Blood pressure monitor
- Chiropractic therapy/exams/adjustments
- Contact lenses and contact lens solution
- Copayments
- Crutches (purchased or rented)
- Deductibles and coinsurance
- Diabetic care and supplies, including insulin
- Eye exams
- Eyeglasses or safety glasses (prescription)
- Feminine care products (pads, tampons, etc.)
- First aid kits and supplies
- Hearing aids and hearing aid batteries
- Heating pads
- Incontinence supplies
- Infertility treatments
- 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 protective equipment (for the purpose of preventing the spread of coronavirus; includes face masks, hand sanitizer, sanitizing wipes, etc.)
- Physical exams



- Physical therapy (as medical treatment)
- Physician's fee and hospital services
- Pregnancy tests
- Prescription drugs and medications
- Psychiatric care, psychotherapy (as medical treatment)
- Sales tax on eligible expenses
- Sleep apnea services/products (as prescribed)
- Tobacco cessation programs/deterrents (gum, patch)
- Treatment for alcoholism or drug dependency
- Vaccinations and flu shots
- X-ray fees

Eligible OTC medicines and drugs

Over-the-counter (OTC) medicines and drugs are reimbursable without a prescription. 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 and sinus medications
- Anti-diarrheals, anti-gas medications and digestive aids
- Canker/cold sore relievers and lip care
- Foot care (antifungal treatments, corn/wart medication, etc.)
- Hemorrhoid creams and treatments
- Itch relief (calamine lotion, cortisone cream, etc.)
- Oral care (denture cream, pain reliever, teething gel, etc.)
- Pain relievers (Advil®, BENGAY®, Tylenol®, etc.)
- Skin care (sunscreen w/SPF15+, acne medication, etc.)
- Sleep aids and stimulants (nasal strips, etc.)
- Stomach and nausea remedies (antacids, Dramamine®, Pepto-Bismol®, etc.)
- Wound treatments/washes (hydrogen peroxide, iodine)



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

Eligible dental expenses

- Braces and orthodontic services
- Cleanings
- Crowns
- Deductibles and coinsurance
- Dental implants
- Dentures and adhesives
- Fillings

Eligible dependent care expenses

You cannot use Dependent Care FSA funds for medical expenses. You can use Healthcare FSA funds for medical expenses incurred by your dependents.

- Fees for licensed day care or adult care facilities
- Before- and after-school care programs for dependents younger than age 13
- Amounts paid for services provided in or outside of your home (including babysitters or nursery school)
- 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 pickup fees

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

Eligible disability expenses

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

Requiring additional documentation

These expenses are eligible when incurred to diagnose or treat a diagnosed medical condition only. Such expenses require a **Letter of Medical Necessity** from your medical provider explaining the medical necessity of the expense (diagnosed condition, onset of condition, etc.) and must include the provider's signature.

- Counseling or therapy
- Earplugs
- Exercise classes, gym memberships, health club dues
- 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 and dietary supplements
- Wigs (for individual who loses hair because of a disease)



Do your dependent care expenses qualify for reimbursement?



The Dependent Care Flexible Spending Account (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 so you (or your spouse) can work, look for work or attend school full-time.

Eligible expenses must meet certain criteria:

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

Eligible expenses must be for the care of one or more **qualifying persons**, defined as one of the following:

- A **dependent child** who was younger than 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 who 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 who lived with you for more than half the year.

Special rules for 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 younger than 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 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 who is entitled to claim the child as a tax dependent may not treat the child as a qualifying individual for the Dependent Care FSA, even when that parent is financially responsible for providing the care. Only one parent (the custodial parent) may qualify for the Dependent Care FSA benefit for a taxable year. The regulations do not provide any relief for a non-custodial parent who 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.

Below is a partial list of eligible dependent care expenses. For more information, please review IRS Publication 503 at [irs.gov](https://www.irs.gov) or ask your employer for a copy of your Summary Plan Description (SPD).

You can also find current contribution limits on our website at www.tasconline.com/resources/benefit-limits

	Eligible?		Eligible?
Activity fees (dance classes, language classes, music lessons, etc.)	✗	Late payment fees	✗
Babysitting in your home or someone else's	✓	Meals, food or snacks	✗
Babysitting by your relative who is not a tax dependent	✓	Medical expenses for a dependent	✗
Babysitting while you or your spouse are NOT working, looking for work or attending school	✗	Nanny or au pair	✓
Babysitting by your tax dependent	✗	Nursery school or preschool fees	✓
Before or after school program	✓	Incidental fees (eligible only when incidental to and inseparable from the fee for care)	✓
Childcare	✓	Indirect fees (e.g., agency fees, application fees, placement fees; may be eligible when expense is required to obtain care and care has been received)	✓
Childcare supplies (e.g., clothing, diapers, formula)	✗	Late pickup fees (when attributed to care of a child)	✓
Childcare provider discount or coupon	✗	Overnight camp	✗
Day camp	✓	Preschool	✓
Educational, learning or tutoring services	✗	Registration fees (required for eligible care)	✓
Extended care that is a supervised program before or after regular school hours	✓	Registration fees (required for eligible care, prior to actual services being received)	✗
Field trips	✗	Sick child care	✓
Household services (cook, housekeeper, maid, etc.)	✗	Transportation (to and from eligible care provided by your care provider)	✓
Housekeeper who cares for child (only portion of payment attributable to work-related childcare)	✓	Tuition (Kindergarten and above)	✗

To receive reimbursement

- 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. In some situations, the TIN will be a Social Security number (SSN).
- If the care is being provided by a center that cares for more than six persons, the center must comply with all state and local regulations.
- 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 younger than age 19 at the end of the year, regardless of whether they are your dependent.
- Use IRS Form W-10 to request the required information from the care provider.



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.

When you do not use your TASC Card® to pay for an eligible expense, simply submit a request for reimbursement via the TASC mobile app or online.

TASC processes requests daily, and approved reimbursements are deposited directly into your MyCash account—usually within 12 hours. Reimbursements to MyCash are even faster than direct deposit!


You choose how to use your MyCash funds. These are your reimbursement funds and you can spend them like cash wherever Mastercard is accepted.

Access your MyCash funds three ways:

1. Swipe your TASC Card at any merchant that accepts Mastercard. *Individual merchant restrictions may apply.*
2. Withdraw funds at an ATM (with a PIN; request online) using your TASC Card.
3. Transfer to a personal bank account via the mobile app or online.

Ready, set, go!

You will receive reimbursement payments via MyCash unless you establish a **MyCash transfer schedule**, i.e., direct deposit. Are you currently set up for direct deposit but want to take advantage of the convenience of MyCash access?

You can! From your online account, select the **MyCash balance** menu and click **Manage MyCash transfer schedules**, then click the  icon to delete your current schedule.

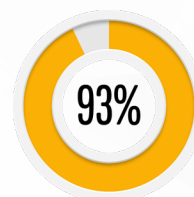
With no scheduled transfer, your next reimbursement will be deposited into your MyCash account, ready to access with the swipe of your TASC Card.



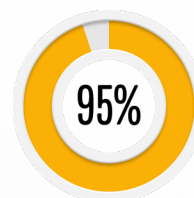
Join the MyCash Movement!

TASC participants enjoy the convenience of MyCash in their daily lives! You can, too.

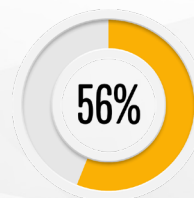
Did you know...



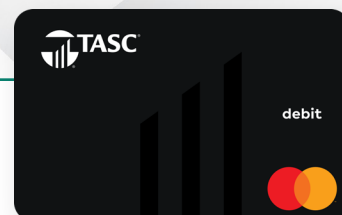
93% of participants have the TASC Card.



95% of TASC Card holders have access to MyCash.

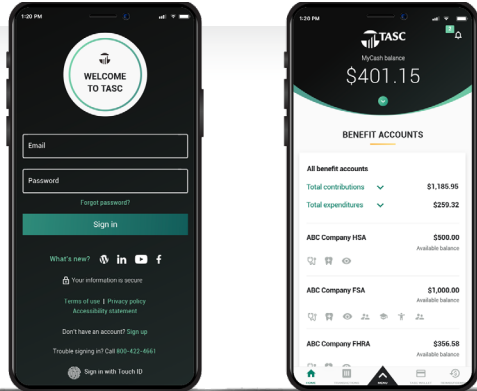


More than half of all cardholders prefer to access MyCash with a swipe of their TASC Card.



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

- Eligible expenses will be paid from your benefit account funds.
- Ineligible expenses will be paid 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 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.

Transfer MyCash funds

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


One-time

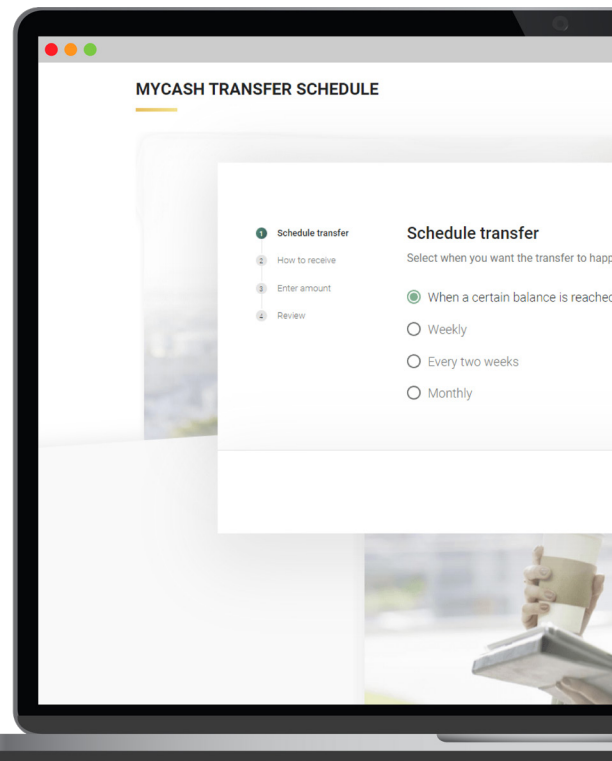
1. Select the **MyCash Balance** menu and click **Transfer balance**.
2. Select the bank account you would like the funds to be transferred to (or add a new account) and click **Next**.
3. Enter the transfer amount and click **Next**.
4. Review the transfer and click **Submit**.

Recurring

1. Select the **MyCash Balance** menu and click **Schedule a balance transfer**.
2. Select when you want the transfer to happen.
3. Select the bank account you would like the funds to be transferred to (or add a new account) and click **Next**.
4. Enter the transfer threshold or date and click **Next**.
5. Review the schedule and click **Submit**.

Delete a schedule

1. Select the **MyCash balance** menu and click **Manage MyCash transfer schedules**.
2. Click the  icon to delete your current schedule.





Let's get you signed in.

- 1 First, go to www.tasconline.com and click the **LOG IN** button on the menu bar, then select the **INDIVIDUAL/EMPLOYEE** option. This will bring you to the **Sign In** page.

First time here?

Sign up to establish access to your new account

Need help?

Watch the video below or download instructions



TIPS

- 2 On that page, find the **FIRST TIME HERE?** prompt. Below that, click **SIGN UP**.
- 3 Enter the email address that you have on file with your employer or plan sponsor.* Then create a password.

- Always use a strong password.
- Change your password regularly.
- Don't reuse passwords.

* If the address you enter is not recognized, contact your employer or plan sponsor to request that they add your preferred email to your TASC account.

- 4 Check your email for a 6-digit verification code. Enter that code to verify your address.
- 5 Read through and agree to the **Terms of Use**.
- ! Enable **two-factor authentication (2FA)** with a mobile phone number. This adds an extra layer of account security.

Scan the QR code
for step-by-step
video instructions!



Benefits should **feel** like benefits.®

No matter where you are, the TASC mobile app gives you exactly that experience. Download it today!

Smart. Easy. Connected.



Enable biometric
security in
the app!





What is on beneshop?

Beneshop gathers a large selection of products and retailers all in one place, so participants can find the best option and make the most of their pre-tax dollars. There are also amazing tools to help assist in making decisions.

Popular Items

- ✓ First Aid Kits
- ✓ Contacts
- ✓ Glasses
- ✓ Braces
- ✓ Over-the-Counter Meds
- ✓ Baby Care
- ✓ Allergy Meds
- ✓ Cold & Flu Meds

Check out the blog

Beneshop's blog features product reviews and educational items to help participants make thoughtful purchases.

New TASC Partnership

TASC has partnered with beneshop to make shopping for healthcare products easier and more affordable.

What is beneshop?

Beneshop gives participants the ability to purchase FSA/HSA eligible products from a wide variety of retailers and brands all in one location. **Beneshop helps consumers find the lowest cost option for health-eligible products, ensuring participants maximize their pre-tax benefits.**

HOW IT WORKS



Sign into the TASC mobile app where there is a link to shop.



Shop for eligible products by category or by looking up products on our eligible expense list.



Choose products to compare costs and purchase at the retailer that best fits.