



## Save money on healthcare expenses for today *and* tomorrow.

A Health Savings Account (HSA) works with your High Deductible Health Plan (HDHP) and lets you set aside a portion of your paycheck—before taxes—into an account.

Use your HSA funds to help pay for medical expenses that aren't covered by your HDHP. Any leftover funds can be transferred into the HSA Investment Account year after year for future growth!

*It's simple. It's smart. It'll save you money and help you plan for future medical expenses.*

### TIPS

- Each \$1 you contribute to your HSA reduces your taxable income by \$1.
- Your employer may offer other types of Benefit Accounts too; ask for details
- For a complete list of eligible expenses, see IRS Publications 502 & 969 at [irs.gov](https://www.irs.gov)

## A triple tax advantage.

The HSA is a tax-advantaged investment vehicle that offers three separate tax benefits:

- 1 Contributions into an HSA are pretax.
- 2 Earned interest on investment funds is tax-free.
- 3 Withdrawals for qualified medical expenses are tax-free.

## You own the HSA.

You are the account-owner of an HSA, not your employer. The account and its funds stay with you, even if you change jobs. The account also stays active if you're no longer covered by an HDHP.

In addition, your HSA funds never expire and may be used for expenses incurred any year beyond enrollment into the TASC HSA plan.

**With an HSA, you have more control, ownership, and stability when it comes to your healthcare.**



### HEALTHCARE EXPENSES

- Deductibles, copays, coinsurance
- Medical care, prescriptions, vaccinations
- Dental/orthodontic care services
- Eye exams; prescription eye wear



**Pay for current healthcare expenses with tax-free monies and save tax-free for future healthcare costs.**

**Similar to a Roth IRA, earned interest grows tax-free but you also get the benefit of a current pretax deduction.**

# How to participate.

It's easy to start saving with a TASC HSA.

Just follow 3 simple steps:

## 1. DECIDE how much you want contribute for the upcoming plan year

The more you contribute, the lower your taxable income will be. And with no risk of forfeiture, you can contribute the annual maximum every year. Leftover funds will rollover or may be transferred to the investment account (funds in excess of \$2000). Also consider:

- The money you contribute to the TASC HSA can only be used for qualified healthcare expenses (*until age 65*).
- You can make contributions anytime during the Plan Year, up to the annual maximum, and withdraw funds anytime, tax-free.
- You can use the HSA to save for medical expenses in retirement, when healthcare expenses generally rise.

### PLANNING TIPS

You and your employer can contribute money into your TASC HSA, up to an annual per person or family limit set by the IRS.

View current IRS limits at: [www.tasconline.com/benefits-limits](http://www.tasconline.com/benefits-limits).  
If your estimated expenses are higher than the annual contribution limits, consider making the maximum contribution allowed.

## 2. ENROLL by completing the online enrollment process each year

Your contribution will be deducted in equal amounts from each paycheck, pretax, throughout the plan year. HSA funds are only available as money is contributed (*money in, money out*).

When you enroll online and set up your TASC HSA investment accounts, you'll be given access to a secure, easy-to-use web portal where you can access and manage your account.

### SPECIAL FEATURES



**Identify Theft Protection:** All active participants receive TASC Identity Theft Protection.



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

## 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!



Track and manage all TASC benefits and access numerous helpful tools, anywhere and anytime—with just one app!



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