TASC®

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 transfered into the HSA Investment Account year after year for future growth!

It's simple. It's smart. It'll save you money.

HEALTHCARE EXPENSES

- Office visit copays
- Prescription drugs
- OTC medications
- Flu shots and vaccinations

TIPS

- 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**.

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.

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.

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 your enrollment in the TASC Benefit Account.

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

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 HSA.
Just follow 3 simple steps:**

1. DECIDE how much you want to contribute.

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 $2,000). Also consider:

- The money you contribute to the HSA can only be used for qualified healthcare expenses (until age 65).
- You can make contributions anytime during the 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 HSA, up to an annual per-person or family limit set by the IRS.

View current IRS limits at 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 enrollment process.

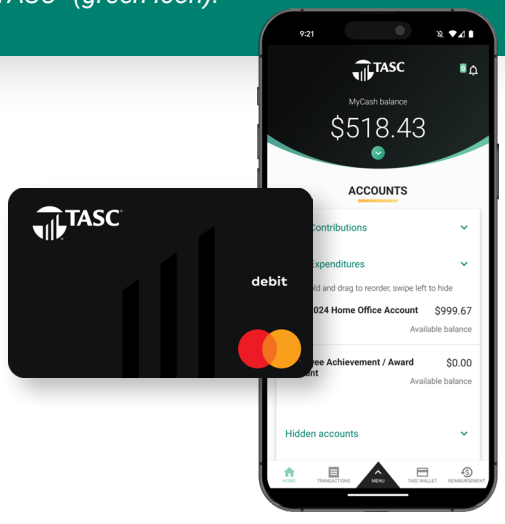
Your contribution will be deducted in equal amounts from each paycheck, pretax, throughout the plan year. HSA funds are only available as money is contributed (money in, money out).

After you enroll, you'll be given access to the secure, easy-to-use Schwab Retirement Technologies (SRT) web portal where you can access and manage your investments.

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.

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