TASC®

Established 1915 BROWARD County Public Schools

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 and vaccinations
- Eye exams; prescription glasses/lenses

DEPENDENT CARE

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

TIPS

- You can choose to enroll in a Healthcare FSA, Dependent Care FSA, and more
- 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)



Richard has:

- Gross monthly pay of $3,500
- $600 per month in eligible expenses

Here is his net monthly take-home pay:

Without FSA ($600 spent using post-tax dollars)	With FSA ($600 spent using pretax dollars)
$1,932	$2,098

That's a net increase in take-home pay of $166 every month!

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

Just follow 3 simple steps:



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

The more you contribute, the lower your taxable income will be. In spite of this, 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.

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 at **www.tasconline.com/benefits-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

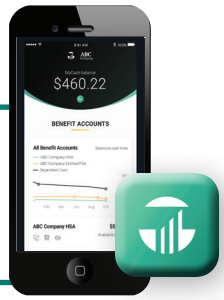
Identify Theft Protection:
All active participants receive TASC Identity Theft Protection.

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!

GET IT ON Google Play | Download on the App Store | Search for "TASC" (green icon)

Questions? Ask your employer or contact your Plan Administrator.
Total Administration Services Corporation • www.tasconline.com • 1-877-933-3539

FX-4245-012522

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Determine if your Dependent Care expenses qualify for reimbursement from FSA

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 is 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 <u>one</u> 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 him/herself and lived with you for more than half the year.
- A dependent who was physically or mentally unable to care for him/herself 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 of the provider must be included. Under certain circumstances, the taxpayer identification number will be a social security number.

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 he or she is your dependent.

D) Use 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, he or she is 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 himself or herself.
- 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.

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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 (LPFSA). The eligible expenses under an LPFSA 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 santizer, 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

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.

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)

Continued on next page...

FSA Eligible Expenses





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

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).

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)

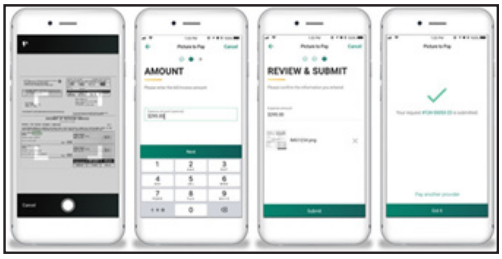
TASC offers multiple easy ways to request a reimbursement.

TASC Card



The TASC Card is the preferred and most convenient method to access available account funds for all eligible expenses. It automatically pays for and substantiates most eligible expenses at the point-of-purchase, eliminating the need to submit Requests for Reimbursement and waiting for payment.

Picture to Pay

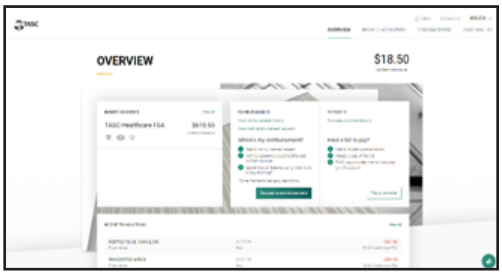


Picture to Pay makes paying an expense even easier. Open the TASC App, click the menu option called Picture to Pay and a camera will pop up. Take a picture of the invoice, enter the amount you would like to pay, review it, and then submit. That's all there is to it!

Pay the Provider

Accessible from the Overview page and the Benefit Accounts page, the Pay the Provider feature offers another simple and fast way to pay for an eligible expense. Click on Pay the Provider, select who incurred the expense, select the date the expense was incurred, and the expense type. Enter the amount, provider or merchant, address including unit or suite, city, state and zip code. Attach the bill by clicking on the appropriate box. This will allow you to attach a bill from the bill depository or to browse your computer to locate the appropriate bill. Review and click submit. TASC will send payment from your account directly to your provider.

Online



If you pay for an eligible expense out-of-pocket without the TASC Card, you can submit a Request for Reimbursement online.

1. Sign in to your account at www.tasconline.com.
2. From the Overview page select the green box *Request a Reimbursement*.
3. Select who the expense was incurred by, the date of the expense, and the expense date.
4. Enter the expense amount, the merchant, attach the receipt(s), and a description of the expense (optional).
5. Click Next to review your request, and then Submit reimbursement request.
6. Reimbursement is deposited into your MyCash account on your TASC Card.
7. Spend MyCash balance using TASC Card to buy anything!

SIGN UP FOR DIRECT DEPOSIT TODAY!
Automatically receive your reimbursements fast and conveniently into your bank account.

It's easy and secure to elect direct deposit!

Simply log in to TASC Universal Bene it Account® online at www.tasconline.com or via the mobile app. Select MyCash Balance, then Schedule a Balance Transfer; or call 1-877-933-3539.

Alternatively, you may submit this completed form with a voided check (for checking account) or deposit slip (if savings account) via fax (608-245-3623) or mail to: TASC, 2302 International Lane, Madison WI 53704.

DIRECT DEPOSIT SIGN UP FORM

I hereby authorize Total Administrative Services Corporation, hereinafter called TASC, to initiate credit entries for _____ (name) to my checking/savings account indicated below and the financial institution named below, hereinafter called Financial Institution, to credit the same to such account. I acknowledge that the origination of ACH transactions to my checking/savings account must comply with the provisions of U.S. Law.

(Employee Name)

(Employee Email Address)

(Employee Home Phone Number)

(Employee Mobile Phone Number)

(Financial Institution Name)

(Branch)

(Address)

(City/State) (Zip)

(Employer Name)

(Employer Client ID#) (Employee Participant ID#)

(Checking/Saving Account Routing Number - 9 digits)

(Checking/Saving Account Number: 6-13 digits)

This account is a (check one): ☐ Checking ☐ Savings

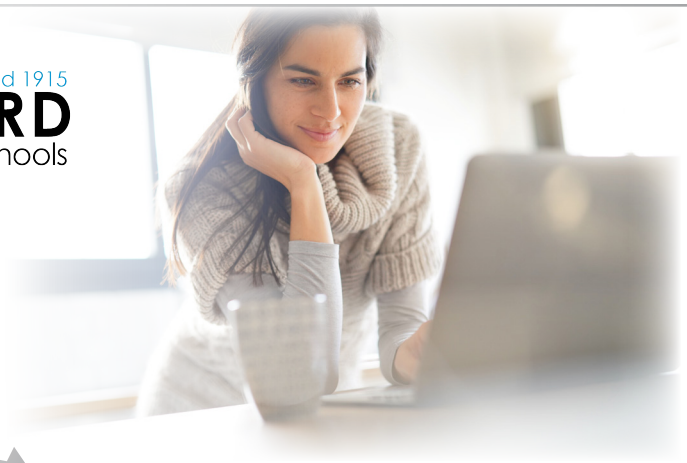
A transfer schedule will be set up to automatically transfer your MyCash balance when it reaches $25.00.

This authority is to remain in full force and in effect until TASC has received written notification from me of its termination in such time and manner as to afford TASC or my Financial Institution a reasonable opportunity to act on it.

Notes:
- Single entry reversals do not require authorization by the Receiver.
- Due to our effort to accurately establish your Direct Deposit account, your initial transaction will occur by check. Please allow 7-10 days for processing.
- You must notify us immediately of any changes in your financial institution information.
- This authorization may be revoked only by notifying TASC in the manner indicated above.

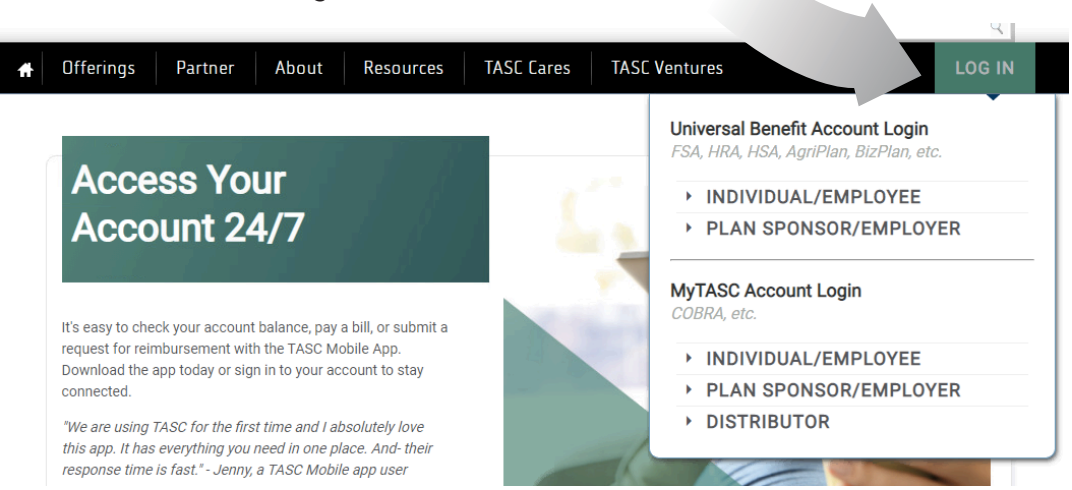
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Let's get you signed in.

Go to **tasconline.com** and select the LOG IN button on the right side of the menu bar.

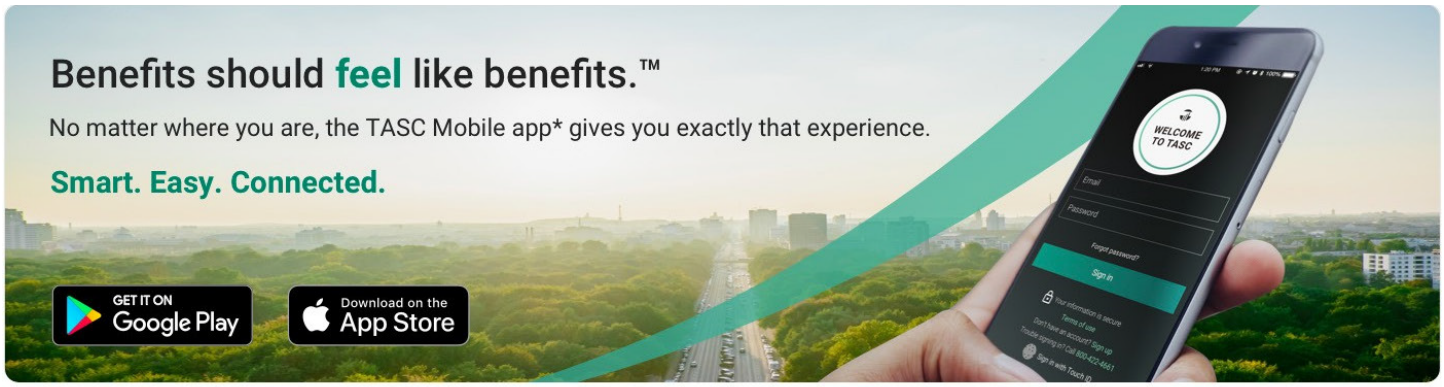


- Participants in an account-based plan (FSA, HRA, HSA, etc.) will select the **INDIVIDUAL/EMPLOYEE** option.
- Client contacts for those plans will select the **PLAN SPONSOR/EMPLOYER** option.
- Your selection will bring you to the appropriate **Sign In** page.

The first time you access Universal Benefit Account, **you need to sign up**. On the **Sign In** page, below the **Email** field, find the **First time here?** prompt and click **Sign up** to establish access.

PARTICIPANTS: When you sign up, it is important to use the email address your employer or plan sponsor has on file for you. If the address you enter is not recognized, please contact TASC Customer Care at 1-877-933-3539 for assistance with adding your email address to your profile.

Once you've signed up, you'll be able to sign in going forward. Enter your email address and click **Next**. On the next screen enter your password and click **Sign in**.



*Standard message and data rates may apply.
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.