

ENROLLMENT



State of Wisconsin

HEALTH SAVINGS ACCOUNT





WELCOME

Save up to 30% with a Health Savings Account (HSA)!

It's Your Choice Open Enrollment

- Annual It's Your Choice Open Enrollment Period: **October 17 – November 11, 2016**
- 2017 Benefit Period: **January 1 – December 31, 2017**
- **Note:** You must re-enroll in an HSA each year, even if you plan to continue High-Deductible Health Plan (HDHP) enrollment.

New Employee Enrollment

If you are electing to enroll in an HSA, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment. Coverage will be effective on the first of the month on or following your eligibility date.

Qualified Life Change Event

If you experience a qualified life change event, such as a marriage or divorce, birth or adoption of a child, a change in employment status, or another qualified life change event, you may have the opportunity to enroll or change your coverage outside of the open enrollment period. There are various rules related to qualified life change events. Changes due to a qualifying life event must be made within 30 days from the date of the event.

Important Program Information

Expense Deadline – For the 2016 Benefit Period, you must incur all eligible expenses by December 31, 2016.

For the 2017 Benefit Period, you must incur all eligible expenses by December 31, 2017.

Re-Enrollment – You must re-enroll each year to continue participation. Elections do not carry forward from year to year.

Claims Deadline – While you should always try to submit requests for distribution during the same plan year in which the expense was incurred, there is no deadline to request an HSA distribution. You can only be reimbursed for eligible expenses incurred after your HSA was established and funded.

Carryover – All unused HSA funds carryover year-to-year without forfeiture.

TASC Benefits Mobile App

- The TASC Benefits mobile app lets you access your account information wherever you are – 24/7!
- To download, visit the iOS App Store or Android Marketplace and search for “eflex Benefits.”
 - File claims using your mobile device’s camera – simply take a picture of your receipt and upload.
 - Keep track of any changes to your account balance.
 - View your plan end date and run-out period.
 - View claims history.
 - Check claim status.
 - Enjoy totally secure access.

We look forward to meeting your HSA needs!

TASC Customer Care

| | |
|---------------|---|
| Phone | 844-786-3947 or 608-316-2408 Monday – Friday, 8:00 a.m. to 5:00 p.m. |
| Online | https://partners.tasconline.com/ETFEmployee |
| Email | 1customercare@tasconline.com |
| Mail | P.O. Box 7511 Madison, WI 53707 |
| Fax | 877-231-1287 |



HEALTH SAVINGS ACCOUNT



A Health Savings Account (HSA) is an individually-owned, tax-advantaged account that you can use to pay for current or future eligible medical expenses. With an HSA, you'll have the potential to build more savings for health care expenses or additional retirement savings through self-directed investment options.

What are the benefits of an HSA?

- Pre-tax contributions reduce your taxable income.
- Post-tax contributions are tax deductible.
- Make changes to your contribution at any time.
- Distributions for eligible medical expenses are tax free.
- HSA funds carry over year-to-year without forfeiture.
- Contributions to your HSA belong to you, even if you retire or change employment.⁴
- Grow your savings over time by earning interest.
- After age 65, your funds can be withdrawn for any purpose without penalty (subject to regular income taxes).

How does it work?

- You can contribute to your HSA via payroll deduction or by online transfer from your personal bank account to your HSA. Your employer (if eligible for employer contribution) or third parties, such as a spouse or parent, may contribute to your account as well.
- You can pay for eligible medical expenses with your TASC Card or pay out-of-pocket. If you pay out-of-pocket, you can either choose to reimburse yourself or keep the funds in your HSA to grow your savings.
- Manage your HSA account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>.

Enrollment Eligibility

- State employees, except those who are eligible for the graduate assistant/short term academic staff benefits package and are not in the Wisconsin Retirement System, are eligible to participate.
- Limited Term Employees (LTEs) who are eligible for the State of Wisconsin Group Health Insurance Program are eligible to participate.
- Retirees¹ younger than age 65 are eligible to participate.
- **To enroll in an HSA, you must be enrolled in a qualified IYC HDHP.** In addition:
 - You cannot have any other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible, including Medicare A and B.
 - You cannot be covered by TRICARE, or have accessed your Veterans Administration (VA) benefits in the past 90 days (to contribute to an HSA). Exceptions may apply. See HSA Participant Guide for more details.
 - You cannot be claimed as a dependent on another person's tax return (unless it's your spouse).
 - You (and your spouse) cannot have a Health Care FSA in the same year.
 - **Note: You must notify your human resources/benefits office of any other medical coverage when enrolling in, and at any point while enrolled in, the HDHP and HSA.**

| Annual HSA Contribution Limits | 2017 | 2016 |
|---|---------|---------|
| Individual HSA Contribution Limit ² | \$3,400 | \$3,350 |
| Family HSA Annual Contribution Limit ² | \$6,750 | \$6,750 |
| HSA Catch-Up Contribution Limit ³ | \$1,000 | \$1,000 |

1: Retirees enrolled in IYC HDHP/HSA benefit option must keep HSA open and active, and pay \$3.00 monthly service fee.

2: Contributions from all sources combined, such as employee, employer, and third parties (i.e. parent, spouse, or anyone else) must not exceed these limits.

3: Health Savings Account holders that meet these qualifications are eligible to make an HSA Catch-Up Contribution of \$1,000: age 55-65 (regardless of when in the year an account holder turns 55), not enrolled in Medicare (if an account holder enrolls in Medicare mid-year, catch-up contributions should be pro-rated).

4: Employees that terminate employment but keep HSA open and active pay \$3.00 monthly service fee.



Annual HSA Contribution Limits

This is the amount the Internal Revenue Service (IRS) allows to be contributed to an individual HSA. If a married individual's spouse also has an HSA, the two can only contribute up to the total contribution limit between the two HSAs. **If you are eligible, your employer may contribute up to \$750 individual/\$1,500 family.**

Eligible HSA Medical Expenses

Below is a partial list of eligible expenses that are reimbursable through an HSA. Eligible expenses can be incurred by you, your spouse, or qualified dependents. For more information, see your HSA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.IRS.gov and see IRS Publications 502.

Medical Expenses

- Acupuncture
- Birth control/contraceptive devices
- Birth classes/Lamaze⁵
- Blood pressure monitor
- Chiropractic therapy/exams/adjustments
- Co-payments
- Crutches⁵
- Flu shots
- Hearing aids and batteries⁵
- Infertility treatments
- Insulin and diabetic supplies
- Legal sterilization
- Physical exams
- Physical therapy⁵
- Sleep apnea services/products⁵
- Smoking cessation programs
- Treatment for alcohol or drug dependency
- Vaccinations
- Wrist supports/elastic straps
- X-ray fees

5: Restrictions may apply. See IRS Publication 502 for more details.

Note: If you have a qualified dependent child, you can use your HSA funds to pay for their eligible medical expenses through the end of the calendar year in which they turn 24.

Interest Rate and HSA Investment Options

- Funds in your HSA account will earn interest over time.
- Once your balance reaches \$2,000, you may invest any funds above that level (in \$100 increments) in a variety of HSA investment options with varying levels of related risk and returns.
- For more information about interest rate and HSA investment options, see page 4 of the HSA Enrollment Brochure or visit TASC Online at <https://partners.tasconline.com/ETFEmployee>.

How to Enroll

- Annual It's Your Choice Open Enrollment period: **October 17 – November 11, 2016**
- Benefit Period: January 1 – December 31, 2017
- Deadline for New Hire Enrollment is within 30 days from hire date. Contact your human resources/benefits office for details.
- Deadline for Qualified Life Change Event Enrollment or Changes is within 30 days of the date of the qualified life change event. Contact your human resources/benefits office for details.
- See page 7 or visit www.etf.wi.gov/IYC2017 for enrollment information, or contact your human resources/benefits office for enrollment instructions.
- **Note:** If you are continuing HDHP coverage, you must re-enroll in HSA each year. Elections do not carry forward from year to year.

Dental Expenses

- Cleanings and exams
- Crowns and bridges
- Dental surgery
- Dental x-rays
- Dentures
- Extractions
- Diagnostic services
- Fillings
- Orthodontia
- Root canals

Vision Expenses

- Contact lenses and lens solutions
- Eye exams
- Eye surgery
- Diagnostic services
- Laser eye surgery/LASIK
- Prescription eyeglasses
- Seeing eye dog (*buying, training, and maintaining*)

OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs, except for insulin, require a prescription from your physician to be reimbursable with your TASC HSA. The prescription must be included with each request for reimbursement.

- Cold medicines
- First Aid supplies
- Hemorrhoid treatments
- Indigestion medications
- Nicotine patches
- Pain relievers
- Pain relieving creams
- Sinus medications

Following Enrollment

- Once you have enrolled in the HSA, you will receive:
- **HSA Welcome Brochure**
The HSA Welcome Brochure will provide you with information on how to manage your HSA, set-up your TASC Online account, your responsibilities, and key dates. It will also provide you with information on how to make additional contributions, transfer funds to an investment account, or request a distribution.
 - **TASC Card**
Your TASC Card allows you to conveniently pay for eligible medical expenses. Be sure to review the Cardholder Agreement included with your TASC Card.
 - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. You will continue to use your current TASC Card.



HSA INTEREST RATE & INVESTMENT OPTIONS



A Health Savings Account (HSA) lets you save money tax-free to pay for health care expenses not covered by insurance. If you do not use all of your HSA funds, they carry over year-to-year without forfeiture. The money is yours, even if you leave the High-Deductible Health Plan (HDHP) or state service.

Not only do you save on taxes, but your HSA dollars can grow over time, especially if you decide to compound your funds. The amount you save depends on how you choose to use your HSA funds.

Building Your Nest Egg

- Funds in your HSA account will earn interest over time.
- Once your balance reaches \$2,000, you may invest funds (in \$100 increments) above that level in a variety of HSA investment options with varying levels of related risk and returns.



Triple Tax Advantage

HSAs offer a triple tax advantage by making the following tax free:

- Contributions
- Distributions
- Investment earnings

Health Savings Account Interest Rate Disclosure

HSA balances are initially invested in an FDIC insured interest-bearing account with HealthcareBank, a division of Bell State Bank & Trust, as custodian for your HSA.

HealthcareBank uses the daily balance method to calculate interest on your HSA. This method applies a daily periodic rate to the principal balance in your HSA each day.

The following interest rate and Annual Percentage Yield (APY) apply and are effective as of November 1, 2015.

| Health Savings Account Balance | Interest Rate | Annual Percentage Yield (APY) |
|--------------------------------|---------------|-------------------------------|
| Less than \$2,000 | 0.05% | 0.00% - 0.05% |
| \$2,000 - \$4,999.99 | 0.10% | 0.05% - 0.08% |
| \$5,000 - \$9,999.99 | 0.25% | 0.08% - 0.17% |
| \$10,000 - \$24,999.99 | 0.35% | 0.17% - 0.28% |
| \$25,000 or more | 0.50% | 0.28% - 0.50% |

To find more information on interest rate and HSA investment options, visit the TASC website and click on the HSA Participant Guide.

- Interest rates will be paid for the portion of your daily balance within each tier.
- The interest rate and APY may change at HealthcareBank's discretion, at any time.
- Interest begins to accrue no later than the business day HealthcareBank receives credit in your HSA for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your HSA monthly.
- If you close your HSA before interest is credited, you will not receive the accrued interest for that month.

HSA Investment Account

A unique aspect of an HSA is the ability to invest some of your savings, which may potentially increase the value of your account for retirement. In order to invest your HSA funds, you **must** set up an HSA Investment Account. See the HSA Participant Guide at <https://partners.tasconline.com/ETFEMployee> or your TASC Online Tools & Resources for more details. Also see the next page for HSA Investment Option offerings.

If you do not elect to participate in the investment option, the funds will remain in your HSA earning interest at the rate detailed above. For the most current rates and investment options, visit your TASC Online Account. Mutual funds are not FDIC insured.



HSA Investment Options

| INTEREST BEARING OPTION | | | | | | | |
|--|------------------------------|------------------------|-------------------------------|---|---------------|----------------|---------------|
| Fund Name | Category | Annual Percentage Rate | Annual Percentage Yield (APY) | Rate Effective | | | |
| HealthcareBank Interest Bearing Account FDIC Insured – Bank Guaranteed | Cash Equivalent | 0.20% | 0.20% | June 1, 2012 | | | |
| MUTUAL FUND OPTIONS | | | | | | | |
| Fund Name | Category | Symbol | YTD | Mutual Fund Returns as of July 31, 2016 | | | Expense Ratio |
| | | | | 3 Year Return | 5 Year Return | 10 Year Return | |
| James Balanced Golden Rainbow (Retail)* | Conservative Allocation | GLRBX | 3.00% | 4.85% | 6.24% | 6.35% | 0.97 |
| TRowe Price Capital Appreciation Fund (Adv)* | Moderate Allocation | PACLX | 7.42% | 10.39% | 11.81% | 8.58% | 1.01 |
| Ivy Asset Strategy (A)* | World Allocation | WASAX | -2.28% | -1.05% | 1.41% | 5.59% | 0.99 |
| Vanguard 500 Index (Inv)* | Large Blend | VFINX | 7.58% | 10.99% | 13.21% | 7.62% | 0.16 |
| American Funds Growth Fund of America (F1)* | Large Growth | GFAFX | 4.60% | 10.85% | 12.37% | 7.50% | 0.70 |
| Vanguard Mid Cap Index (Inv)* | Mid-Cap Blend | VIMSX | 8.23% | 10.27% | 12.21% | 8.40% | 0.20 |
| JPMorgan Market Expansion Index (A)* | Mid-Cap Clend | OMEAX | 10.57% | 9.67% | 12.30% | 8.51% | 0.97 |
| Neuberger Berman MidCap Growth | Mid-Cap Growth | NMGAX | 2.97% | 7.78% | 9.86% | 8.23% | 1.12 |
| Vanguard Small Cap Blend Index (Inv)* | Small Blend | NAESX | 10.29% | 8.25% | 11.68% | 8.51% | 0.20 |
| Vanguard Small Cap Growth Index (Inv)* | Small Growth | VISGX | 8.00% | 6.91% | 10.51% | 9.05% | 0.20 |
| Northern Small Cap Value* | Small Value | NOSGX | 10.63% | 7.93% | 11.26% | 7.18% | 1.23 |
| Vanguard Total International Stock Index (Inv)* | Foreign Large Blend | VGTSX | 4.46% | 1.88% | 1.70% | 2.22% | 0.19 |
| American Funds Europacific Growth (F1)* | Foreign Large Growth | AEGFX | 2.57% | 3.82% | 3.62% | 4.04% | 0.86 |
| Fidelity Advisor Diversified International | International | FDVAX | -0.72% | 4.09% | 4.83% | 2.21% | 1.22 |
| Vanguard Emerging Market Stock Index (Inv)* | Diversified Emerging Markets | VEIEX | 12.96% | 0.26% | -2.65% | 3.74% | 0.33 |
| Vanguard Total World Stock Index (Inv)* | World Stock | VTWSX | 6.20% | 6.10% | 6.88% | - | 0.25 |
| Nuveen Real Estate Securities (A)* | Real Estate | FREAX | 15.59% | 14.26% | 12.37% | 8.10% | 1.30 |
| Templeton Global Bond (A)* | World Bond | TPINX | -1.19% | -0.15% | 0.94% | 6.35% | 0.91 |
| Vanguard Intermediate Term Bond Index (Inv)* | Intermediate-Term Bond | VBIIIX | 7.60% | 5.08% | 4.53% | 6.20% | 0.16 |
| PIMCO Total Return (Adm)* | Intermediate-Term Bond | PTRAX | 4.87% | 3.43% | 3.41% | 5.94% | 0.72 |
| Vanguard Total Bond Market Index (Inv)* | Core Bond | VBMFX | 6.15% | 4.06% | 3.42% | 4.94% | 0.16 |

Not FDIC Insured – No Bank Guarantee – May Lose Value – See TASC Online Account for Current Rates and Investment Options

*This bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.

HOW TO ENROLL



Annual It's Your Choice Open Enrollment Period: October 17 – November 11,* 2016
2017 Benefit Period: January 1 – December 31, 2017

Enroll During It's Your Choice

- Visit www.etf.wi.gov/IYC2017 for It's Your Choice Open Enrollment information.
- You have **three ways** to enroll during the It's Your Choice Open Enrollment Period:
 - Online
 - Paper
 - Telephone
- You can request a paper application from your payroll or benefits office, or download a copy from the TASC or ETF website.
- Your election will be effective January 1, 2017.
- **Note:** If you are already enrolled in a Health Savings Account (HSA), you **must** re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

* Due to November 11 being a federal holiday, mailed applications must be postmarked by November 10, 2016.

UW System Employees

- Enrollments are done directly through the UW, **not** the TASC portal/website or by telephone.
- UW System employees should refer to www.wisconsin.edu/ohrwd/benefits or contact your UW institution human resources department for enrollment instructions for 2017.

State of Wisconsin & Legislature Employees

- State of Wisconsin and Legislature employees who are paid through the STAR System should log in to STAR at <https://ess.wi.gov> to make all benefits elections during the annual It's Your Choice period. Contact your agency payroll and benefits staff with any enrollment questions.

If You Are a Newly Hired Employee

- If you are electing to enroll in an HSA, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment.
- Coverage will be effective on the first of the month on or following your eligibility date.
- For more information and enrollment instructions, contact your human resources/benefit office.

If You Have Experienced a Qualifying Life Change Event

- If you experience a qualified life change event, such as a marriage or divorce, birth or adoption of a child, a change in employment status, or another qualified life change event, you may have the opportunity to enroll or change your coverage outside of the open enrollment period.
- There are various rules related to life change events. You must enroll or make changes within 30 days from the date of the qualifying event.
- Contact your human resources/benefit office for more information on qualifying events, to see what your options are, how to enroll, and how to make a change.

Following Enrollment

Once you have enrolled in the HSA, TASC will send these items to you:

HSA Welcome Brochure

- The HSA Welcome Brochure will provide you with information on how to manage your HSA.
- Follow the instructions to set-up your TASC Online account.
- Use your online account to check your balance, make additional contributions, transfer funds to an investment account, or request a distribution.

TASC Card

- Your TASC Card allows you to conveniently pay for eligible medical expenses.
- Be sure to review the Cardholder Agreement affixed to the card.
- **Note:** If you are a current TASC participant, you will **not** be issued a new TASC Card. You will continue to use your current TASC Card.

Enroll with TASC Online

1. Determine desired annual contribution amount.
 - a. See page 9 of this HSA Enrollment Brochure for HSA Annual Expense Estimate Worksheet.
2. Go to the **TASC Online** website:
<http://partners.tasconline.com/ETFEmployee>
 - a. If you are a **new TASC Participant**, enter a temporary TASC username. This is your first initial, last name, date of birth (mmddyy), and the last four digits of your Social Security Number (SSN).
 - For example: JSmith0101771234
 - b. If you are a **current TASC participant**, enter your current TASC username and password.
 - If you do not remember your username or password, click Forgot Username or Password and follow the reset steps provided.
2. Once **logged in** to your TASC Online Account, click **Enroll Now**.
3. Enter your **information**.
 - a. You will be required to enter your SSN.
 - b. We recommend adding your personal email address.
 - c. Click **Next**.
4. If applicable, add your **dependent(s)**.
 - a. Enter the name(s) of your dependent(s).
 - b. Click **Add Dependent**.
 - c. Your dependent(s) will be displayed on the My Dependents list.
Click **Next**.
5. Review your **eligibility** and the HSA Qualifications to ensure you are eligible for an HSA.
 - a. **Note:** If you are enrolled in a High-Deductible Health Plan (HDHP), you are not eligible for the Health Care Flexible Spending Account (FSA). See the HSA and Limited Purpose Flexible Spending Account (LPFSA) flyers for benefit options.
 - b. Click **Next**.

Reminder: If you are a UW System employee or a State of Wisconsin and Legislature employee paid through the STAR system, **do not** enroll via TASC Online or by phone. See the prior page for enrollment details.

6. Review the **plan rules**.
 - a. Check the **acknowledgement box** indicating that you have read the plan rules and agree to them.
 - b. **Note:** You **must** do this for **every plan**, even for plans in which you are not enrolled.
6. Review your **annual election amount**.
 - a. Enter your desired deduction per pay period.
 - b. It is your responsibility to ensure your contributions do not go beyond IRS maximum annual limits.
 - c. **Note:** Contributions from all sources combined, such as employee, employer, and third parties (i.e., parent or spouse), must **not** exceed these limits.
7. Review your **payment method**.
 - a. Select your preferred method to receive distributions and elect to get a TASC card.
 - b. If you elect direct deposit, you will need to enter your bank information.
 - c. Click **Next**.
8. Add your **beneficiaries**.
 - a. Select your desired beneficiaries from your list of dependents to prefill their information.
 - b. Click **Add Beneficiary**.
9. Accept the **Terms and Conditions**.
 - a. You **must** read and accept each agreement in order to active your HSA.
 - b. Click **Next**.
10. **Verify, submit and print**.
 - a. Review all of your information.
 - b. If any changes are required, click **Edit Information**.
 - c. When you have verified that all information is correct, print the **Enrollment Confirmation** page for your records.
 - d. Click **Next**.
 - e. Click **Submit Enrollment**.

Enroll by Telephone

- Contact TASC Customer Care at 1-844-786-3947 or 608-316-2408.
- One of TASC's friendly and knowledgeable Customer Service Representatives will assist you.
- TASC Customer Care is open Monday through Friday, 8:00 a.m. to 5:00 p.m.

Enroll by Paper

- Request a paper application from your human resources/benefit office, or download a copy from the ETF or TASC website.
- Submit a completed TASC HSA Enrollment Form to your human resources/benefit office.

Identification Verification Failure Notification

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an HSA. This process will occur automatically upon your enrollment. If your identity cannot be verified, you will be notified of the identity verification failure via secure email. The email notification will provide required actions to resolve the matter. If you receive this notification, please provide the requested information within 30 days (via email or fax). If you do not respond within 90 days, your HSA will be deactivated. To be eligible for a High-Deductible Health Plan (HDHP), you must be enrolled in an HSA. If your HSA is deactivated, you will no longer be eligible for an HDHP.



HEALTH SAVINGS ACCOUNT ANNUAL EXPENSE ESTIMATE WORKSHEET

| | Actual Expenses Last Year | Estimated Expenses New Year |
|---|------------------------------|--------------------------------|
| High-Deductible Health Plan | | |
| <i>Expenses toward plan deductible</i> | | |
| Prescriptions | \$ _____ | \$ _____ |
| Physician visits | \$ _____ | \$ _____ |
| Hospital | \$ _____ | \$ _____ |
| Laboratory/testing | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Miscellaneous Health Expenses <u>Not</u> Covered by Insurance | | |
| Over-the-counter medication | \$ _____ | \$ _____ |
| Other: _____ | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Dental Expenses | | |
| Dental visits | \$ _____ | \$ _____ |
| Fillings | \$ _____ | \$ _____ |
| Major work (root canals, crowns, dentures, etc.) | \$ _____ | \$ _____ |
| Orthodontia (braces) | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Vision Expenses | | |
| Eye examination | \$ _____ | \$ _____ |
| Eyeglasses | \$ _____ | \$ _____ |
| Contact lenses and solution | \$ _____ | \$ _____ |
| LASIK surgery | \$ _____ | \$ _____ |
| Other: _____ | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Hearing Expenses | | |
| Hearing examination | \$ _____ | \$ _____ |
| Hearing aid | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Miscellaneous Dental, Vision, and Hearing Expenses <u>Not</u> Covered by Insurance | | |
| Over-the-counter medication | \$ _____ | \$ _____ |
| Other: _____ | \$ _____ | \$ _____ |
| Subtotal: | \$ _____ | \$ _____ |
| Additional Contribution to Maximize Annual Savings | | |
| | \$ _____ | \$ _____ |
| Total Annual Amounts: | \$ _____ | \$ _____ |



TASC TOOLS



TASC CARD

- Access your Health Savings Account (HSA) funds wherever you are – just swipe to pay for eligible HSA medical expenses.
- Eliminates the need to complete paper requests for distribution.
- Automatic verification of most eligible expenses.

TASC Online Account

- Instant access to your account information and account balance 24/7.
- Easy access to your contribution and distribution histories.
- Access helpful online tools, like tax savings calculators, health care expense tables, and more.
- Self-service feature available, such as signing up for direct deposit, ordering additional TASC cards, reviewing your investment rates and options, and managing your notifications.

TASC Benefits Mobile App

- Access your account information and account balance – no matter where you are!
- Submit contribution and distribution requests by taking pictures of your receipts with your mobile device camera.
- Download the TASC Mobile App is available for Apple and Android phones – just search for “**eflex Benefits**” in the iOS App Store or Android Marketplace.



TASC Customer Care | Phone 844-786-3947 or 608-316-2408 | Email 1customercare@tasconline.com

Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) & (d)(1)
Total Administrative Services Corporation complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. TASC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

TASC provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

TASC provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact TASC's Civil Rights Coordinator.

If you believe that TASC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, 2302 International Way, Madison, WI 53704; Phone: 1-608-316-2408; Fax: 1-877-231-1287; Email: CivilRightsCoordinator@tasconline.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, TASC's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-316-2408.

LUS CEEF: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 1-800-833-7813)。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 1-800-947-3529).

خدمات فین ال لغة، الكثر ت تحدث ك فتا إذا بر الحوطة 1-877-533-5020 (رقم لخدمة توافر وال رقم المساعدة: 1-800-947-3529) ال لغوية المساعدة بر رقم اتا صل به الامجان

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телефайн: 1-800-947-3529).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529). 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kantscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໃດຍບໍ່ເສັຽຄ່າ, ຄວາມມີພ້ອມໃຫ້ທ່ານ. ໂທລ 1-877-533-5020 (TTY: 1-800-947-3529).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 1-800-947-3529).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

त्यान दे: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल करें।
KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagëse. Telefononi në 1-877-533-5020 (TTY: 1-800-947-3529).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).

After enrollment, don't forget to:

- **Set-up your TASC Online Account.**
- **Check your email for a link to the HSA Welcome Brochure.**
- **Check your mail for your TASC Card and Cardholder Agreement.**



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