

# HOW TO ENROLL - RETIREES

## HEALTH SAVINGS ACCOUNT



**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

A Health Savings Account (HSA) is an individually-owned savings account that you **must** enroll in if you are enrolled in one of the It's Your Choice High-Deductible Health Plans (HDHP). To enroll:

- You have **two ways** to enroll during the It's Your Choice Open Enrollment Period:
  - Paper
  - Online
- You can request a paper application from ETF, or download a copy from the TASC website (<https://partners.tasconline.com/ETFEmployee>) or ETF website ([etf.wi.gov](http://etf.wi.gov)).
- 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.

### New Participants

**Note:** New participants are unable to enroll online through TASC. All **new** participants **must** complete and submit a paper enrollment form.

To enroll in an HSA, new participants should:

- Complete the Retiree HSA Enrollment Form.
- Submit the completed Retiree HSA Enrollment Form to ETF via:
  - Email: [ETFSMBESSRetireeHealthInsurance@etf.wi.gov](mailto:ETFSMBESSRetireeHealthInsurance@etf.wi.gov)
  - Fax: 1-608-261-8177 or 1-608-226-5535
  - Mail: PO Box 7931, Madison, WI 53707-7931

### Current Participants

To re-enroll in an HSA, current participants should:

- Re-enroll with TASC Online.
  - See other side for instructions.
- Or complete and submit the Retiree HSA Enrollment Form.

### Enrollment Eligibility

**To enroll in an HSA, you must be enrolled in one of the It's Your Choice High-Deductible Health Plans.** In addition:

- You must be under the age of 65.
- 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 is your spouse).
- You (and your spouse) cannot have a Health Care Flexible Spending Account in the same year.
- **Note:** You must notify ETF of any other medical coverage, including Medicare, when enrolling in, and at any point while enrolled in, the HDHP and HSA.

### 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.

## Re-Enroll with TASC Online (Current TASC Participants Only)

- Determine desired annual contribution amount.
  - See the HSA Enrollment Brochure and/or the HSA Annual Expense Estimate Worksheet.
- Go to the **TASC Online** website:  
<http://partners.tasconline.com/ETFEmployee>
  - 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.
- Once **logged in** to your TASC Online Account, click **Enroll Now**.
- Enter your **information**.
  - You will be required to enter your SSN.
  - We recommend adding your personal email address.
  - Click **Next**.
- If applicable, add your **dependent(s)**.
  - Enter the name(s) of your dependent(s).
  - Click **Add Dependent**.
  - Your dependent(s) will be displayed on the My Dependents list.  
Click **Next**.
- Review your **eligibility** and the HSA Qualifications to ensure you are eligible for an HSA.
  - Click **Next**.
- Review the **plan rules**.
  - Check the **acknowledgement box** indicating that you have read the plan rules and agree to them.
    - Note:** You **must** do this for **every plan**, even for plans in which you are not enrolled.
- Review your **annual election amount**.
  - Enter your desired deduction per pay period.
  - It is your responsibility to ensure your contributions do not go beyond IRS maximum annual limits.
  - Note:** Contributions from all sources combined, such as employee, employer, and third parties (i.e., parent or spouse), must **not** exceed these limits.
- Review your **payment method**.
  - Select your preferred method to receive distributions and elect to get a TASC card.
  - If you elect direct deposit, you will need to enter your bank information.
  - Click **Next**.
- Add your **beneficiaries**.
  - Select your desired beneficiaries from your list of dependents to prefill their information.
  - Click **Add Beneficiary**.
- Accept the **Terms and Conditions**.
  - You **must** read and accept each agreement in order to activate your HSA.
  - Click **Next**.
- Verify, submit and print**.
  - Review all of your information.
  - If any changes are required, click **Edit Information**.
  - When you have verified that all information is correct, print the **Enrollment Confirmation** page for your records.
  - Click **Next**.
  - Click **Submit Enrollment**.

## Enroll by Paper (New and Current TASC Participants)

- Request a paper Retiree HSA Enrollment Application from ETF, or download a copy from the TASC (<https://partners.tasconline.com/ETFEmployee>) or ETF ([www.etf.wi.gov](http://www.etf.wi.gov)) website.
- Complete the Retiree HSA Enrollment Application.
- Submit the completed Retiree HSA Enrollment Application to ETF via:
  - Email: [ETFSMBESSRetireeHealthInsurance@etf.wi.gov](mailto:ETFSMBESSRetireeHealthInsurance@etf.wi.gov)
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Madison, WI 53707-7931

## Account Maintenance Fee

Retirees are required to have an active state HSA if they are enrolled in an HDHP. Retirees are responsible for the \$3 per month account maintenance fee. Retirees must keep adequate funds in the account to cover the \$3 monthly fee. HSAs with zero balance for 90 days will be closed automatically. If the account is not active, you will no longer be eligible for the HDHP.

## 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.



TASC Customer Care | Phone 844-786-3947 or 608-316-2408 | Email [1customercare@tasconline.com](mailto:1customercare@tasconline.com)

TASC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.  
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-316-2408.  
LUS CEEV: 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).