



HEALTHCARE FSA



A Healthcare FSA (MEDFLEX) lets you use pretax dollars to pay for qualified healthcare expenses for you, your spouse, and your qualified dependents. It reduces your taxable income and helps save you money.

- Pretax benefit for medical, dental, or vision eligible expenses.
- Funds become available January 1 each year.
- Maximum annual contribution is \$3,050.
- Minimum annual contribution is \$520.
- 90-day runout period ending March 31.

Who can use a Healthcare FSA?

Almost everyone can benefit from this account! It covers all kinds of healthcare expenses—from copays to emergency room visits.

A few examples of how it can be used:

- Prescriptions (even set up mail orders for ongoing prescriptions).
- Corrective contact lenses – and the vision exam.
- Orthodontics for you or any of your dependents.
- Acupuncture sessions.
- Dentist and doctor visits.
- Therapy sessions (except for marriage counseling).

Add up your prescriptions, copays, and other expenses you pay for out-of-pocket in a year. Why not have that money be tax-free?

NOTE: If you have a life event occur during the plan year (marriage, divorce, birth, adoption, etc.) you are eligible to make a change in the amount of your Healthcare FSA without penalty.

How does it work?

You determine your annual election amount for the plan year based on your total eligible expenses. Your annual contribution is deducted pretax from your paycheck in equal amounts throughout the plan year.

Use the online tax savings calculator (found in your TASC online account) to help determine how much you should contribute to your Healthcare FSA account each year. Your total election amount is 100% available to you on the first day of the plan year.

Carryover puts your mind at ease!

The carryover option with your Healthcare FSA allows up to \$610 of any leftover healthcare funds to be carried over into the next plan year with no cost or penalty.

If you are nervous about trying it, why not consider doing \$610 in your first year of a Healthcare FSA? Remember, you have the ability to carry over any unused funds into the next year – which makes a Healthcare FSA virtually risk-free. Even if you don't use \$610 this year, you will not lose the money.



TASC Card convenience

Use your TASC Card to pay for eligible expenses or easily submit requests for reimbursement online or via mail or fax to receive your reimbursements. This convenient card automatically approves and deducts most eligible purchases from your benefit account with no paperwork required. 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!

What expenses can be reimbursed?

A Healthcare FSA can help pay for medical, dental and vision expenses. Some examples of eligible expenses are:

MEDICAL	OTC MEDICINES & DRUGS	DENTAL
Chiropractic care	Allergy medications	Braces & orthodontia
Co-payments & deductibles	Cold & sinus medications	Cleanings & fillings
Feminine care products	Itch relief	Co-insurance & deductibles
First aid kits & supplies	Pain relievers	VISION
Lactation expenses	Sleep aids & stimulants	Contact lens solution
Medical mileage	Stomach & nausea remedies	Eye exams
Prescription drugs	Sunscreen (SPF 15+)	Laser eye surgery (LASIK)
Vaccinations & flu shots	Wound treatments	Prescription eyeglasses & contacts

Examples of ineligible expenses include cosmetic surgery, marriage counseling, teeth whitening products, vitamins and supplements, and weight loss programs.

This is only a partial list. For the complete list of eligible and ineligible expenses, visit [IRS.gov](https://www.irs.gov) and see IRS Publications 502 and 503.