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](http://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:

<table>
<thead>
<tr>
<th>Without FSA</th>
<th>With FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>($600 spent using post-tax dollars)</td>
<td>($600 spent using pretax dollars)</td>
</tr>
<tr>
<td>$1,932</td>
<td>$2,098</td>
</tr>
</tbody>
</table>

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/](http://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. (Note: If your employer offers a Carryover option, up to $500 in unused contributions to a Healthcare FSA can carry over to the next year.)

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.

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!

**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](http://www.tasconline.com/benefits-limits). If your estimate is higher than these annual contribution limits, consider making the maximum contribution allowed.

**FEATURES**

- **Individual Giving Account:** Every participant receives a complimentary TASC giving account.
- **Identify Theft Protection:** All active participants receive TASC Identity Theft Protection.

Track and manage all TASC benefits and access numerous helpful tools, anywhere and anytime—with just one app!

Search for “TASC” (green icon)