



EMERGENCY RESPONSE BENEFITS

Help your employees pay for unexpected expenses in times of need.

TASC created an assortment of benefit account offerings tailored to help your employees with unexpected expenses that incur during times of need or in response to a changing workplace. This menu includes new and existing account offerings – all available on Universal Benefit Account®.

Each of these accounts are employer-funded and employer-designated, meaning, you can set your own terms and conditions in the plan design for employees. Offering these benefit accounts provides an additional way you can assist your employees during trying times and help build a community of caring.

Emergency Expense Reimbursement Account NEW

With an Emergency Expense Reimbursement Account, employers can help cover unforeseen costs for their employees during an emergency. Eligible items for reimbursement are determined by the employer based on what they deem to be a qualifying expense as the result of an emergency circumstance or a triggering event that their employees may need help with.

The Emergency Expense Reimbursement Account gives your employees immediate access to additional funds for unexpected, emergency expenses.

Funding Arrangement: 100% Employer-funded.

IRS Employer contributions are tax deductible as a business expense. Employee reimbursement funds are received as taxable income.

Emergency Expense HRA NEW

If you're looking for a **tax-advantaged** plan that will cover emergency medical expenses, check out our Emergency Expense HRA. This account will reimburse for all 213(d) medical expenses as a result of a public healthcare crisis (i.e., a pandemic) -- including additional co-pays, prescriptions and other out-of-pockets costs.

Employees with a High Deductible Health Plan (HDHP) can set this up as a Limited Purpose HRA to pair with an HSA. The Emergency Expense HRA protects the HSA accountholder's funds while covering expenses related to public health emergencies. **Funding Arrangement:** 100% Employer-funded.

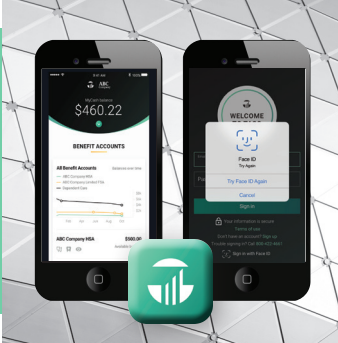
IRS Employer contributions are tax deductible as a business expense and employee reimbursements are non-taxable.



EASY ACCESS TO FUNDS

Employer determines how much they want to provide each of their employees. That amount is available in the benefit account and accessible via the TASC Card®.

If the employee uses out-of-pocket monies to pay for expenses, they can simply request a reimbursement and the funds will be put back into their unrestricted MyCash account on the TASC Card for easy access and expenditure.



Participants can track and manage all their TASC benefits and access helpful tools, anywhere and anytime—with just one app!

Smart. Easy. Connected.

Emergency Loan Account NEW

You can lend emergency funds to your employees who might need financial assistance for unexpected expenses during a difficult time with an Emergency Loan Account. This loan account gives your employees easy access to borrowed funds via the TASC Card to minimize financial stress in times of need. You set the terms of the loan and are responsible for all collections. The loan account doesn't need to be funded until you grant a requested loan. **Funding Arrangement:** 100% Employer-funded. Funds accessed by card only.

IRS This account has no tax implications as long as the loan is repaid.

Emergency Medical Loan Account NEW

The Medical Loan Account lets employers offer help to their employees who may need additional financial assistance for **qualifying healthcare expenses** as the result of an emergency at any time throughout the plan year. With maximum configurability options, the employer determines who qualifies for a loan, defines the terms of that loan, makes the loan to the employee, and controls all aspects of repayment. They do not need to fund the account until they grant a loan. **Funding Arrangement:** 100% Employer-funded. Funds accessed by card only.

IRS This account has no tax implications as long as the loan is repaid.

Employee Crisis Fund Account (tax-advantaged or non-tax advantaged) NEW

With a Crisis Fund Account, employers can set aside funding from which they can grant money to employees who are struck by a personal hardship or crisis. You get to configure the account to be **taxable** (no IRS restrictions) or **tax-advantaged** (IRS restrictions apply) in which all funds in and out of the account are tax-free.

Employees can apply to receive grant monies from the Crisis Fund Account if they meet your qualifications and demonstrate a need resulting from a crisis. Recipients are able to access funds from their Employee Crisis Fund Account for personal purchases using the TASC Card – which uses smart technology to draw funds from this established account before touching MyCash dollars.

Funding Arrangement: This is an employer funded account and may accept employee contributions, in which case the employer is responsible for administering employee contributions and sends aggregate funds to TASC.

IRS Employers choose a tax-advantaged or non-tax advantaged crisis account. Tax-advantaged accounts are subject to IRC Section 139 restrictions for crisis definitions, whereas taxable accounts have no restrictions for what is deemed a crisis.

Back-Up Care Reimbursement Account NEW

TASC's Back-Up Care Reimbursement Account offers employees peace of mind when they face unexpected dependent care challenges. Employers can fund this account to help employees pay for alternative care for their dependents, young and old, when regular care falls through. **Funding Arrangement:** 100% Employer-funded.

IRS Employer contributions are tax deductible as a business expense. Employee reimbursement funds are received as taxable income.. NOTE: The account may be configured to be tax-advantaged for employees who meet specific criteria.

Giving Savings Account NEW

A Giving Savings Account allows **employees** to set aside funds for their favorite charities. Employers can also choose to make contributions into their employees' Giving Savings Accounts to further promote a giving culture. While funds into this account are intended for charitable giving they remain unrestricted until donated and can be used for unexpected expenses in a difficult time, much like a back-up savings account (TASC Card enabled).

IRS Contributions are tax deductible only if and when they are donated to a 501(c)3 charitable organization

Individual Giving Account

Support the spirit of giving by offering your employees a simple way to give to any of thousands of 501(c)3 organizations with a Giving Account. This account is **employee funded** through payroll deduction (post tax, eligible for itemized deduction on personal tax filing by the employee). Employers can also contribute, which could be deducted as a charitable contribution for tax purposes.

IRS Funds contributed into the Individual Giving Account are eligible for tax deduction upon contribution. The employer and employee are responsible for recording charitable contributions on tax filings.

IRS ACCOUNTABLE PLANS

Home Office Account

Do you have employees working remotely on a temporary or permanent basis? The Home Office Account can be added to your benefit plan to reimburse your employees for the cost of qualified office equipment and supplies necessary to sufficiently equip their home office or workstation.

Work Clothes Account

Fund a Work Clothes Account to reimburse your employees for the clothing and equipment they are required to wear for their profession. This includes necessary uniforms and safety items to be worn, such as protective goggles, gloves, or shoes required to perform their jobs.



IRS IRS Accountable Plans are 100% employer funded (no cap) and must comply with IRS regulations. These plans are designed to reimburse employees for work-related expenses.

Reimbursements are non-taxable for employees and the employer can write it off as a business expense. It's important, however, to document the plan specifics for the record and ensure fair treatment for all employees. TASC can help with that process.