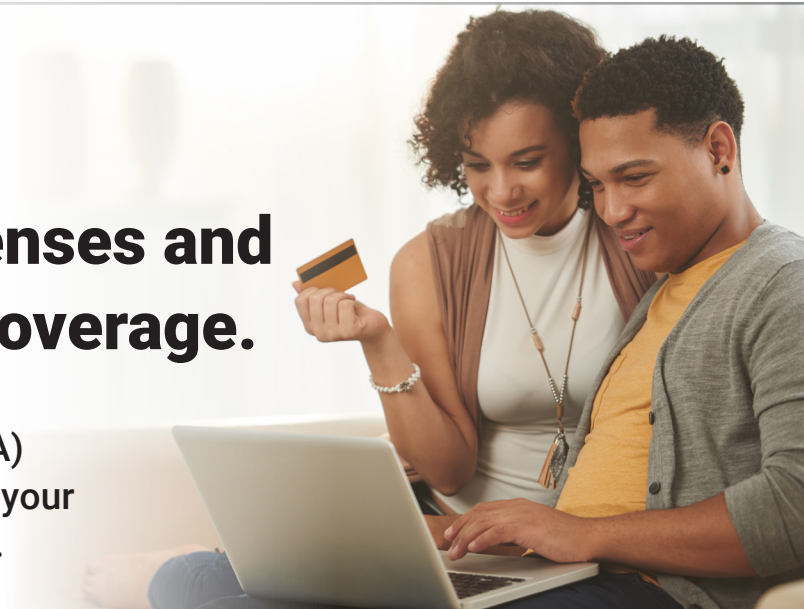





Save on healthcare expenses and control your insurance coverage.

A Health Reimbursement Arrangement (HRA) helps pay for medical expenses for you and your family that aren't covered by your insurance.



HEALTHCARE EXPENSES

 Deductibles, copays, coinsurance, premiums

 Dental/orthodontic care services

 Medical care, prescriptions, vaccinations

 Eye exams; prescription eye wear

TIPS

- Carefully read your Summary Plan Description for the specifics of your HRA plan
- 100% of HRA funds may be available on the first day of the plan year
- Unused HRA funds may rollover to the next plan year
- Your employer may limit which expenses are eligible under the HRA plan

Tax Advantages

An HRA is a tax-advantaged benefit that allows you to save on the cost of healthcare and have more choice in your healthcare planning. Enrolling in a TASC HRA provides two major advantages:

- 1 Your health insurance premiums are reduced (when HRA is coupled with a High Deductible Health Plan, or HDHP); and
- 2 Employer-sponsored funds may be used to pay for eligible medical expenses that are incurred even before the insurance deductible has been met.

How an HRA Works

HRA plans are **employer-funded** medical reimbursement plans. Your employer sets aside a specified amount of tax-free funds on an annual basis for employees to use to pay for healthcare expenses (as defined by your plan). These contributed funds are available to you completely tax free!

Employees do not contribute to the HRA plan, and any unused dollars may be rolled over from one plan year to the next (if your plan allows **carryover**). Your employer will specify an amount of time following the end of the plan year (the **runout period**) in which you may request reimbursement for expenses from the previous plan year if you have a positive balance.

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 an HRA.
Just follow 3 simple steps:

1. REVIEW the Summary Plan Description (SPD).

Your employer will provide you a written SPD and *Summary of Benefits and Coverage* (if required) outlining your HRA plan. Review these documents to learn about your eligible benefits, plan reimbursement design, plan elected features, and other important information:

- Plan year dates
- Runout period dates
- HRA deductible (if applicable)
- Reimbursement limits
- Available features (e.g., carryover, card, Claim Connex)

PLANNING TIPS

You may request reimbursement any time a qualifying expense has been incurred*. The service related to the expense needs only to have taken place; it need not be paid before requesting reimbursement.

***If an Explanation of Benefits (EOB) is required with your request, you will have to wait to receive the EOB.**

SPECIAL FEATURES



MyCash Account: Included on your TASC Card for faster reimbursement deposits and non-benefit purchases.



TASC Mobile App: Track and manage all benefits and access numerous helpful tools, anywhere and anytime! Search for "TASC" (green icon).

2. ENROLL in your employer health insurance plan.

When you enroll in your employer-sponsored health insurance plan, you are automatically enrolled in the HRA plan (unless you opt out). Upon enrollment, you will receive a Participant Reference Guide (via email) and a TASC Card (via mail) for a convenient way to access reimbursement deposits into your MyCash account. **Be sure to review your plan specifics**—you may also be able to use the TASC Card for eligible purchases.

3. ACCESS your HRA funds by requesting a reimbursement.

For eligible out-of-pocket expenses, you can easily request a reimbursement from the HRA plan via our secure web portal, our free mobile app and the Picture to Pay feature, or by submitting a paper reimbursement request form.

Reimbursements happen fast. Once your request is processed and approved, payments are deposited to your MyCash account within 12 hours -- faster than a bank deposit! Easily access your MyCash funds with your TASC Card for any purchases where Mastercard is accepted, or to pull cash at ATMs.

You may also choose direct deposit to a personal bank account for reimbursements.

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Questions? Ask your employer or contact your Plan Administrator:
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