



## Use pretax dollars to pay for vision and dental expenses.

A Limited-Purpose Flexible Spending Account (LPFSA) puts more money in your pocket by reducing your taxable income when you contribute pretax dollars to pay for qualifying expenses.



The benefit works like a full Healthcare FSA but is limited to vision and dental expenses:

### VISION EXPENSES

- Eye exams
- Prescription glasses/ contact lens
- Contact lens solution
- Prescription drugs/medications
- Laser eye surgery; LASIK
- Co-payments and deductibles

### DENTAL EXPENSES

- Orthodontia (braces, Invisalign)
- Cleanings
- Crowns
- Fillings
- Dentures
- Co-payments and deductibles

### TIPS

- You can participate in the LPFSA **and** an HSA for maximum savings!
- An LPFSA is subject to the same IRS plan limits as a full Healthcare FSA
- For a complete list of eligible expenses, see IRS Publications 502 & 503 at [irs.gov](https://www.irs.gov)

## How an LPFSA Works with an HSA.

When you (or your spouse) enroll in an HSA plan, you may no longer participate in a full coverage Healthcare FSA. Instead, you are eligible to enroll in an LPFSA through your employer-sponsored plan.

The LPFSA allows you to contribute to an HSA while also contributing to an FSA for vision and dental expenses. This additional pretax deduction helps you maximize your tax savings beyond the HSA Plan alone. And when you don't want to tap into your HSA funds for new eyeglasses, let's say, you can rely on the LPFSA to pay for that eligible vision expense.

Leaning on your LPFSA helps your HSA funds grow.

To estimate potential savings based on your income and expenses, use the Tax Savings Calculator at [www.tasconline.com/tasc-calculators](https://www.tasconline.com/tasc-calculators).

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 LPFSA. Just follow 3 simple steps:

## 1. DECIDE how much you want to contribute.

Check with your employer for plan specifics and review at the IRS limits at [www.tasconline.com/benefits-limits](http://www.tasconline.com/benefits-limits).

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 vision and dental expenses incurred in the plan year.
- Any unused FSA funds at the close of the plan year are not refundable to you. A grace period or carryover may be in place for your plan. Check with your employer for plan specifics.

### PLANNING 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. If your estimate is higher than these annual contribution limits, consider making the maximum contribution allowed.

## 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 **Limited Purpose FSA** will be available to you immediately at the start of the plan year, ready to use.

### 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).

## 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!

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