



What is on beneshop?

Beneshop gathers a large selection of products and retailers all in one place, so participants can find the best option and make the most of their pre-tax dollars. There are also amazing tools to help assist in making decisions.

Popular Items

- ✓ First Aid Kits
- ✓ Contacts
- ✓ Glasses
- ✓ Braces
- ✓ Over-the-Counter Meds
- ✓ Baby Care
- ✓ Allergy Meds
- ✓ Cold & Flu Meds

Check out the blog

Beneshop's blog features product reviews and educational items to help participants make thoughtful purchases.

New TASC Partnership

TASC has partnered with beneshop to make shopping for healthcare products easier and more affordable.

What is beneshop?

Beneshop gives participants the ability to purchase FSA/HSA eligible products from a wide variety of retailers and brands all in one location. **Beneshop helps consumers find the lowest cost option for health-eligible products, ensuring participants maximize their pre-tax benefits.**

HOW IT WORKS



Sign into the TASC mobile app where there is a link to shop.



Shop for eligible products by category or by looking up products on our eligible expense list.



Choose products to compare costs and purchase at the retailer that best fits.



Save up to 30% on eligible expenses

Enroll in a TASC Flexible Spending Account (FSA) so you can use pretax dollars to pay for common, everyday expenses and reduce your taxable income.

Below is a partial list of reimbursable expenses that may be incurred by you, your spouse, or qualified dependents.

NOTE: If you (or your spouse) enroll in an HSA Plan, you may only enroll in a Limited-Purpose Healthcare FSA (LPPFSA). The eligible expenses under an LPPFSA are limited to Dental and Vision expenses only.

Eligible Medical Expenses

- Acupuncture
- Artificial limbs
- Bandages & dressings
- Birth control, contraceptive devices
- Birthing classes/Lamaze (only the mother's portion, not the coach/spouse, and the class must be only for birthing instruction, not child rearing)
- Blood pressure monitor
- Chiropractic therapy/exams/adjustments
- Contact lens and contact lens solutions
- Co-payments
- Crutches (purchased or rented)
- Deductibles & co-insurance
- Diabetic care & supplies
- Feminine care products (tampons, pads, etc)
- Eye exams
- Eyeglasses, contacts, or safety glasses (prescription)
- First aid kits & supplies
- Hearing aids & hearing aid batteries
- Heating pad
- Incontinence supplies
- Infertility treatments
- Insulin
- Lactation expenses (breast pumps, etc.)
- Laser eye surgery; LASIK
- Legal sterilization
- Medical supplies to treat an injury or illness
- Mileage to and from doctor appointments
- Optometrist's or ophthalmologist's fees
- Orthopedic inserts
- Personal Protective Equipment (PPE; facial masks, hand sanitizer, sanitizing wipes)*

- Physical exams
- Physical therapy (as medical treatment)
- Physician's fee and hospital services
- Pregnancy tests
- Prescription drugs and medications
- Psychiatric care, psychotherapy (as medical treatment)
- Sales tax on eligible expenses
- Sleep apnea services/products (as prescribed)
- Smoking cessation programs & deterrents (gum, patch)
- Treatment for alcoholism or drug dependency
- Vaccinations & flu shots
- X-ray fees

Eligible OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs are reimbursable via FSA, HRA, and HSA without a prescription or physician's note. Eligible OTC products include items that are primarily for a medical purpose, and are compliant with federal tax rules under IRS Code Section 213(d).

- Allergy, cough, cold, flu & sinus medications
- Anti-diarrheals, anti-gas medications & digestive aids
- Canker/cold sore relievers & lip care
- Foot care (corn/wart medication, antifungal treatments, etc.)
- Hemorrhoid creams & treatments
- Itch relief (calamine lotion, Cortizone cream, etc.)
- Oral care (denture cream, pain reliever, teething gel, etc.)
- Pain relievers (Tylenol, Advil, Bengay, etc.)
- Skin care (sunscreen w/SPF15+, acne medication, etc.)
- Sleep aids & stimulants (nasal strips, etc.)
- Stomach & nausea remedies (antacids, Dramamine, etc.)
- Wound Treatments/Washes (hydrogen peroxide, iodine)

*PPE expenses must be used for the purpose of preventing the spread of coronavirus.

Continued on next page...



Use your TASC Card® to pay for eligible expenses at the point of purchase instead of paying out-of-pocket and requesting a reimbursement.

Eligible Dental Expenses

- Braces and orthodontic services
- Cleanings
- Crowns
- Deductibles, co-insurance
- Dental implants
- Dentures, adhesives
- Fillings

Eligible Dependent Care Expenses

Does not cover medical costs. Use the Healthcare FSA for medical expenses incurred by your dependents.

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 13
- Amounts paid for services provided in or outside of your home (including babysitters or nursery school)
- Nanny expenses attributed to dependent care
- Nursery school/preschool fees
- Summer Day Camp (primary purpose must be custodial care and not educational in nature)
- Late pick-up fees

For more information regarding eligible expenses, please review IRS Publication 502/503 at [irs.gov](https://www.irs.gov) or ask your employer for a copy of your Summary Plan Description (SPD).

Eligible Disability Expenses

- Automobile equipment and installation costs for a person with a disability in excess of the cost of an ordinary automobile; device for lifting a person with a mobility impairment into an automobile
- Braille books or magazines (in excess of cost of non-Braille editions)
- Note-taker in school for a child with a hearing impairment
- Seeing eye dog (buying, training, and maintaining)
- Special devices, such as a tape recorder or typewriter for a person with a visual impairment
- Visual alert system in the home or other items such as a special phone required for a person with a hearing impairment
- Wheelchair or autoette (cost of operating/maintaining)

Requiring Additional Documentation

The following expenses are eligible only when incurred to diagnose or treat a diagnosed medical condition. Such expenses require a **Letter of Medical Necessity** from your medical practitioner explaining the medical necessity of the expense (diagnosed condition, onset of condition, etc.) and including the practitioner's signature.

- Counseling or therapy
- Ear plugs
- Massage treatments
- Nursing services for care of a special medical ailment
- Orthopedic shoes (excess cost of ordinary shoes)
- Oxygen equipment and oxygen
- Support hose (non-compression)
- Varicose vein treatment
- Veneers
- Vitamins & dietary supplements
- Wigs (for mental health condition of individual who loses hair because of a disease)



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, vaccinations, and OTC
- Eye exams; prescription glasses/lenses

DEPENDENT CARE

- Daycare expenses
- Before & after school care
- Nanny/nursery school
- Elder care

TIPS

- Determine your elections based on your estimated out-of-pocket expenses for the year
- 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](https://www.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:

Without FSA

(\$600 spent using post-tax dollars)

\$1,932

With FSA

(\$600 spent using pretax dollars)

\$2,098

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.

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 FSA.
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.

The more you contribute, the lower your taxable income will be.

However, 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. (A grace period or carryover option may be in place for your plan. Check with your employer for plan guidelines and allowances.)

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 **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.

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!

This Mastercard is administered by TASC, a registered agent of Pathward. Use of this card is authorized as set forth in your Cardholder Agreement. The card is issued by Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.





Be Money Smart.

Contribute to a Healthcare FSA with minimal risk of losing funds at the end of the year.

Putting money in an FSA is smart and safe.

The cost of prescriptions, copays, OTC items, dental care, and vision care can all add up fast over the course of a year. Enrolling in a Healthcare FSA is a savvy way to save up to 30% on these out-of-pocket expenses by paying for them with pretax dollars.

If you anticipate any eligible out-of-pocket expenses during your plan year, why not use pretax dollars to pay for them? It reduces your taxable income and increases your take-home pay. The more you elect, the more you save in taxes!

Keep your money.

It can be a challenge to estimate how much money to set aside each year in a Healthcare FSA. Fortunately, with **Carryover** you have a safety net!

Government regulations allow you to carry over a portion of your unused Healthcare FSA (general and limited purpose) funds to the next plan year, meaning there is minimal risk of forfeiting your unused contributions.

If you've participated in an FSA in the past, you already know how much you can save. And now you're safe to increase your annual election knowing if you don't use it, you won't lose it all.

Be money smart. Enroll in a Healthcare FSA today and take advantage of the benefit of Carryover!

How Carryover Works

When the benefit plan year ends, you can continue to request reimbursement for eligible expenses that you incurred during the just-ended plan year.

You have until the **Last Day for Submitting Expenses** to do so. This is the **Runout Period**.

Your previous plan year funds will be used for any such reimbursement requests you submit during the Runout Period.

After the Runout Period ends, any funds you have left from the previous plan year **up to the limit** will be carried over and added to your available balance for the current plan year.

If you did not re-enroll, your Carryover funds will become available after the Runout Period ends.

The IRS has adjusted the maximum carryover amount for a plan year up from a flat \$500 to an amount equal to 20% of the maximum salary reduction contribution under §125(i) for that plan year. Refer to your Summary Plan Description for your specific plan details, as they may differ from the maximum allowance.



For current IRS contribution limits, please visit www.tasconline.com/benefits-limits