



# **UNIVERSAL BENEFIT ACCOUNT®**

**Fairfax County Government  
Flexible Spending Plan**



# Why Participate in a Pretax Benefit?

- Increase your take-home pay using **pretax** dollars for eligible expenses.
- Reduce your income taxes by an average of **30%**.
- Offset the impact of rising healthcare costs.
- TASC offers easy-to-use tools and fast reimbursement options.

## ***Designed to save you money!***

- Money in an FSA/LPFSA/DCA is never taxed
  - No federal income tax
  - No state income tax
  - No social security tax
- Every dollar you contribute is pretaxed, reducing your taxable income and increasing your take-home pay



# Pretax Savings Example

Sam's Annual Salary: \$35,000  
 Out-of-Pocket Medical Expenses: \$ 1,000/year  
 Out-of-Pocket Dependent Care Expenses: \$ 1,500/year

## \$2,500 Total Annual Election

	1	2
	No Pretax	With Pretax
Gross Pay	\$ 35,000	\$ 35,000
FSA Contribution (health & dep care)	- \$ 0	- \$ 2,500
<b>Taxable Income</b>	<b>\$ 35,000</b>	<b>\$ 32,500</b>
Taxes (Fed, State, FICA) @ 25%	- \$ 8,750	- \$ 8,125
Out-of-Pocket Expenses	- \$ 2,500	- \$ 2,500
Reimbursement from FSA/DCA	+ \$ 0	+ \$ 2,500
<b>Take-Home Pay</b>	<b>\$ 23,750</b>	<b>\$ 24,375</b>

*Sam saves \$625 per year!*



# How to Participate

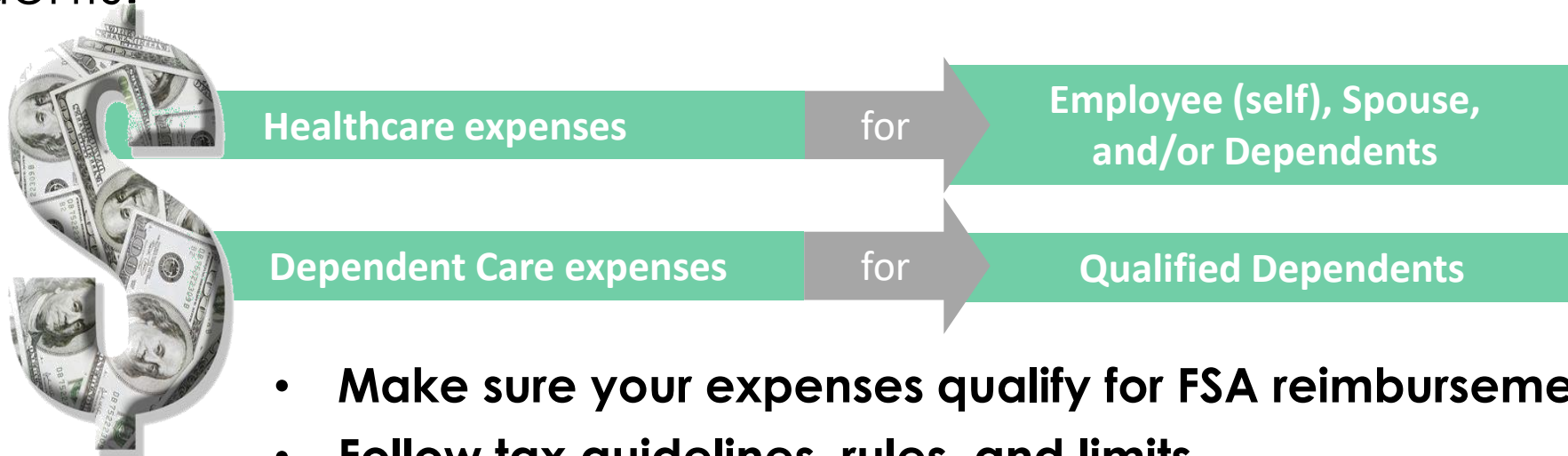
- Enroll each year to participate (does not automatically renew)
- Open Enrollment is from October 13 – October 30
- Enroll through FOCUS ESS
- Elect your annual election for each benefit
  - HCFSA - \$125 minimum - \$2,750 maximum
  - LPFSA - \$125 minimum - \$2,750 maximum
  - DCA - \$125 minimum - \$5,000 maximum
- Pretax payroll deductions begin on plan year start date
- Access your benefit account funds to pay for eligible expenses with your new TASC Card effective January 1, 2021





# How much should you contribute?

Estimate out-of-pocket expenses for the plan year for you and your qualified dependents:



- **Make sure your expenses qualify for FSA reimbursement**
- **Follow tax guidelines, rules, and limits.**

View IRS contribution limits at [www.tasconline.com/benefits-limits](http://www.tasconline.com/benefits-limits)

**\*\*REMINDER\*\*** If you have questions or need assistance,  
contact your Benefits Counselor – Alex <https://www.myalex.com/fairfaxcounty/2021>





# Use-it-or-lose-it rule

- Leftover **HFSA/DCA** funds are forfeited at year-end
- Plan options, as elected by employer:

## TRANSITIONAL PERIOD

Grace Period (75 days) and Runout Period (90 days)  
is an extended time period to use leftover funds.

All 2020 funds should be exhausted through Wage Works.



# TIPS to Protect your Funds (HFSA/LPFSA/DCA)

- **Be conservative.** Set aside only dollars you will actually use.
- Access your account to check balance frequently.
- Grace Period will run for 75 day after the plan year ends.
- Runout Period will run for 90 days.
- **\*\*REMINDER\*\*** 2020 funds should be exhausted through Wage Works.



# Healthcare Flexible Spending Account (HFSA)

*With rising healthcare costs, every penny counts!*

- **Annual Election:** Set aside **pretax** dollars to be used toward eligible healthcare expenses throughout the plan year
  - Annual election must be within IRS maximum contribution limit
  - Applies to Employee (self), Spouse, and/or Dependents
  - Maximum Dependent Age: **26**
- **100%** of annual election available on day one
- **Use-it-or-Lose-it Rule** applies







# Healthcare FSA: Eligible Expenses



- Co-pays and deductibles
- Prescriptions/Rx
- Dental/orthodontia care
- Vision care
- Disability expenses
- Vaccinations
- Smoking Cessation Programs

As of 1/1/2021-

- OTC drugs/medications
- Feminine Hygiene Products



## 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 (LPHSA). The eligible expenses under an LPHSA 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
- Eye exams
- Eyeglasses, contacts, or safety glasses (prescription)
- First aid kits & supplies
- Flu shots
- 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
- Physical exams
- Physical therapy (as medical treatment)
- Physician's fee and hospital services

- Pregnancy test
- Prescription drugs and medications
- Psychotherapy, psychiatric and psychological service
- Sales tax on eligible expenses
- Sleep apnea services/products (as prescribed)
- Smoking cessation programs & deterrents (gum, patch)
- Treatment for alcoholism or drug dependency
- Vaccinations
- X-ray fees

### Eligible OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs are now reimbursable via FSA, HRA, and HSA without a prescription or physician's note if purchased on or after 01/01/2020.

Eligible OTC products include items that are for medical care and 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
- Family planning items (contraceptives, pregnancy tests, etc.)
- Feminine care products (tampons, pads, etc.)
- Foot care (corn/wart medication, antifungal treatments, etc.)
- Hemorrhoid creams & treatments
- Hydrogen peroxide & rubbing alcohol
- Itch relief (calamine lotion, Cortizone cream, etc.)
- Nasal spray
- Oral care (denture cream, pain reliever, teething gel, etc.)
- Pain relievers - internal/external (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)

*Continued on next page...*



# Healthcare Limited Purpose Flexible Spending Account (LPFSA)

*With rising healthcare costs, every penny counts!*

- **Annual Election:** Set aside **pretax** dollars to be used toward eligible healthcare expenses throughout the plan year
  - Annual election must be within IRS maximum contribution limit
  - **Limited to Dental and Vision expenses only**
  - Applies to Employee (self), Spouse, and/or Dependents
  - Maximum Dependent Age: **26**
- **100%** of annual election available on day one
- **Use-it-or-Lose-it Rule** applies

Must be enrolled in our High Deductible Health Plan. It is called the Cigna MyChoice Plan

# Dependent Care Account

- Elect pretax dollars annually to pay for eligible dependent care expenses.
- This plan **does not** cover group health or Rx expenses.
- **Use-it-or-Lose-it Rule**
- **Money In, Money Out:** Dependent Care funds are only available as they are contributed to the Plan via payroll.
- Dependent Qualifications:
  - Individual that regularly spends at least 8 hours a day in your home
  - Dependent care for children under age 13
  - Dependent who is physically or mentally incapable of self-care
  - Your daycare provider must claim your payments as income and pay tax
  - Review *Dependent Care Qualifications Flyer* for complete details:  
[www.tasconline.com/uploads/KB/Flexsystem/FX-3166-080115%20FX%20Dependent%20Care%20Qualifications.pdf](http://www.tasconline.com/uploads/KB/Flexsystem/FX-3166-080115%20FX%20Dependent%20Care%20Qualifications.pdf)



**\$5,000 max  
contribution  
per year**





# Dependent Care Account: Eligible Expenses



- Daycare expenses
- Before and after school care
- Nanny expenses
- Nursery school
- Registration fees
- Elder care

## **Ineligible Expenses:**

- Tuition
- Transportation
- Activity fees/supplies
- Field trips
- Overnight camp
- This plan does **not** cover:
  - Medical expenses
  - Prescription or OTC Drugs
  - Dental
  - Vision



# Two Ways to Access FSA Funds



**TASC Card**  
(Benefits Debit Card)

**Request for  
Reimbursement**







# Availability of Funds

- **Healthcare FSA and Limited Purpose FSA Funds**: The **total amount** of your Healthcare FSA annual contribution is available to you at the **beginning** of the Plan Year

EXAMPLE: if your annual election is \$1500 and you have a medical expense of \$500 during the first month of the plan, you would have access to the total amount of your annual election (\$1500) to cover the \$500.

- **Dependent Care Funds**: Available only as they are deducted from your paychecks (money-in, money-out)

Note: Funds cannot crossover between each account type (i.e., HFSA funds cannot be used for dependent care expenses)

# TASC Card

- Immediate access to benefit account funds to pay for eligible expenses, acting like a debit card
- Mailed to your home upon enrollment
- Card is accepted for eligible expenses only
  - MyCash funds on card may be used for **any** purchase!
- Replaces the need for requesting a reimbursement
  - Keep your receipts in the event verification is required





# TASC Card Features

- Direct payment to provider or merchant from your funds
- No need to pay out-of-pocket and request a reimbursement
- Can request one additional card for a dependent/spouse at no cost
- Good for four years – automatically reissued
- **MyCash** account for reimbursed funds
  - Access via TASC Card for any type of purchase
  - Withdraw cash via ATM or transfer funds to bank account
  - Funds deposited within 12 hours of request! Faster than bank deposit



# Important Notes for TASC Card

- TASC Card may only be used for expenses incurred in the active plan year
- TASC Card may not be used to obtain “cash back” when making a purchase
- Only MyCash funds may be withdrawn via ATM
- If card is used for an ineligible expense, the amount will need to be paid back to your benefit account by submitting a check



# Reimbursement Features

- 24-Hour Processing (12-hours with MyCash deposit)
- MyCash Account – use reimbursement funds for any purchase
- Direct Deposit (or check mailed to your home)
- Request Status: online, mobile app or call Customer Care
- Email/Text Notifications





# Submitting Substantiation

- **Online Request**: Complete a request online and upload your receipts/statements all at once! Upload receipts any time online to substantiate previous requests.
- **TASC Card Transactions**: Keep your receipts as some transactions may require substantiation.
- **Mobile App Requests**: You may submit a picture of the receipt as substantiation.



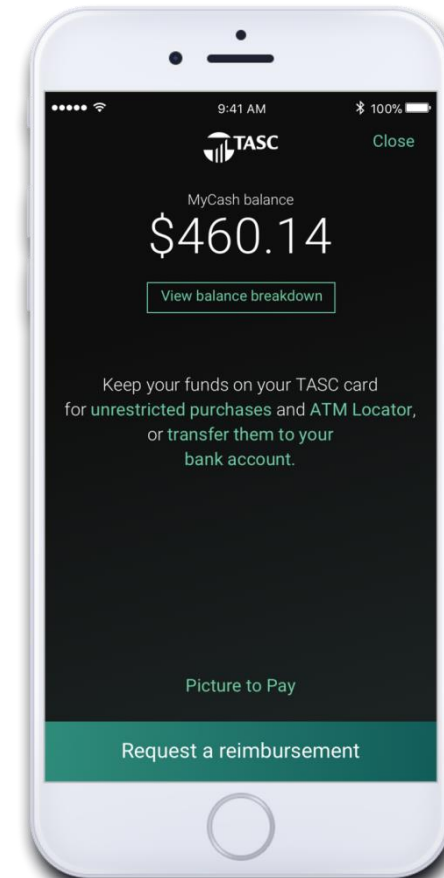
Keep a record of your receipts and submissions in the event of an audit!

# MyCash Account

- Use MyCash funds just like cash at any retailer that accepts Mastercard

*The TASC Card cannot be used to access MyCash (non-FSA) funds at CVS Pharmacy, Shopko, Amazon or Wal-Mart. These merchants have their own inventory approval system and are currently designed to handle FSA (MyBenefits) purchases only.*

- Funded by reimbursement deposits
  - Fastest reimbursement payment method (within 12 hours)
- Access MyCash funds for any purchase:
  - TASC Card (Mastercard accepted)
  - ATM cash withdrawal
  - Transfer to a personal bank account
- One transaction for benefit and retail purchases (smart-card technology)
- No expiration
- MyCash Manager online (view transactions, schedule a transfer)





# PARTICIPANT FEATURES



## PLAN MANAGEMENT

- ✓ Single Sign In
- ✓ FREE Mobile App:
  - Biometric Security
  - Picture to Pay
  - Request a Reimbursement
  - Pay to Provider (payment mailed directly to provider)
  - Receipt Repository
  - ATM Locator
  - Eligible Expense Lookup

Omnichannel  
Experience

## ACCESS TO FUNDS

- ✓ TASC Card (stacked)
- ✓ MyCash
- ✓ Card Lock
- ✓ TASC Wallet
  - Card Holder
  - Card Management
- ✓ Fast Reimbursements

## CUSTOMER SERVICE

- ✓ Alerts
- ✓ IVR

## BONUS FEATURES

- ✓ Identity Theft Protection

# Participant Overview

OVERVIEW

BENEFIT ACCOUNTS

TRANS

## OVERVIEW

\$20.00

MyCash balance ▼

### BENEFIT ACCOUNTS

[View all](#)

#### Dependent Care



\$96.15

Available balance

#### Healthcare FSA



\$2,481.53

Available balance

### REIMBURSEMENTS

[View reimbursement history](#)

#### Where's my reimbursement?

- 1 Submit reimbursement request.
- 2 Reimbursement is deposited into your MyCash account.
- 3 Spend MyCash balance using TASC Card to buy anything!\*

*\*Some merchants may apply restrictions.*

[Request a reimbursement](#)

[View all](#)

EyeMart Express  
Expenditure

Receipt Required

- \$123.47

Healthcare FSA

[Attach receipt](#)

Dr. Trenell Darby  
Expenditure

01/04/19

Paid

- \$20.00

Healthcare FSA



# Participant Overview

OVERVIEW

BENEFIT ACCOUNTS

TRANS

## OVERVIEW

\$20.00

MyCash balance ▾

### BENEFIT ACCOUNTS

Dependent Care



Healthcare FSA



### RECENT TRANSACTIONS

EyeMart Express  
Expenditure

Dr. Trenell Darby  
Expenditure

01/04/19  
Paid

- \$20.00  
Healthcare FSA

### REIMBURSEMENTS

[View reimbursement history](#)

### Where's my reimbursement?

- 1 Submit reimbursement request.
- 2 Reimbursement is deposited into your MyCash account.
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*\*Some merchants may apply restrictions.*

[Request a reimbursement](#)



# Reimbursement

✓ Expense type

✓ Incurred by

✓ Provider/Merchant

✓ Date & amount

✓ Attach receipts

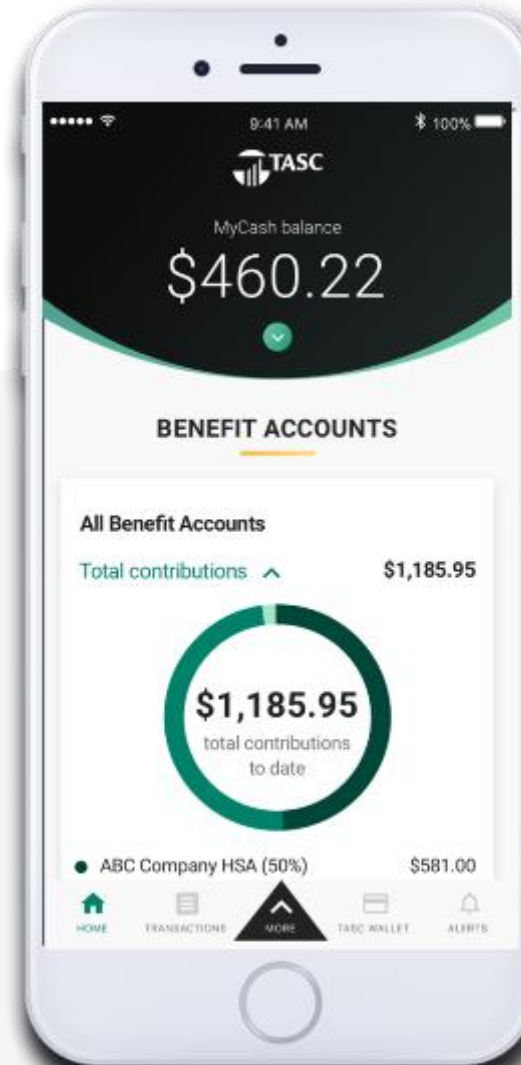
**6 Review & submit**

## Review & submit

Please confirm the information you entered:

Service type	Medical
Expense type	Prescription (Rx)
Recipient	Amelia Donnington
Provider/Merchant	Walgreens
Expense date	01/30/18
Expense amount	\$54.33
Receipt	Walgreens_01/30/2018.png

[Save for later](#)[Back](#)[Submit](#)



1:20 PM 100%

Request a reimbursement [Cancel](#)

EXPENSE TYPE

Please select the expense type.

MEDICAL

Coinurance

Copay

Deductible

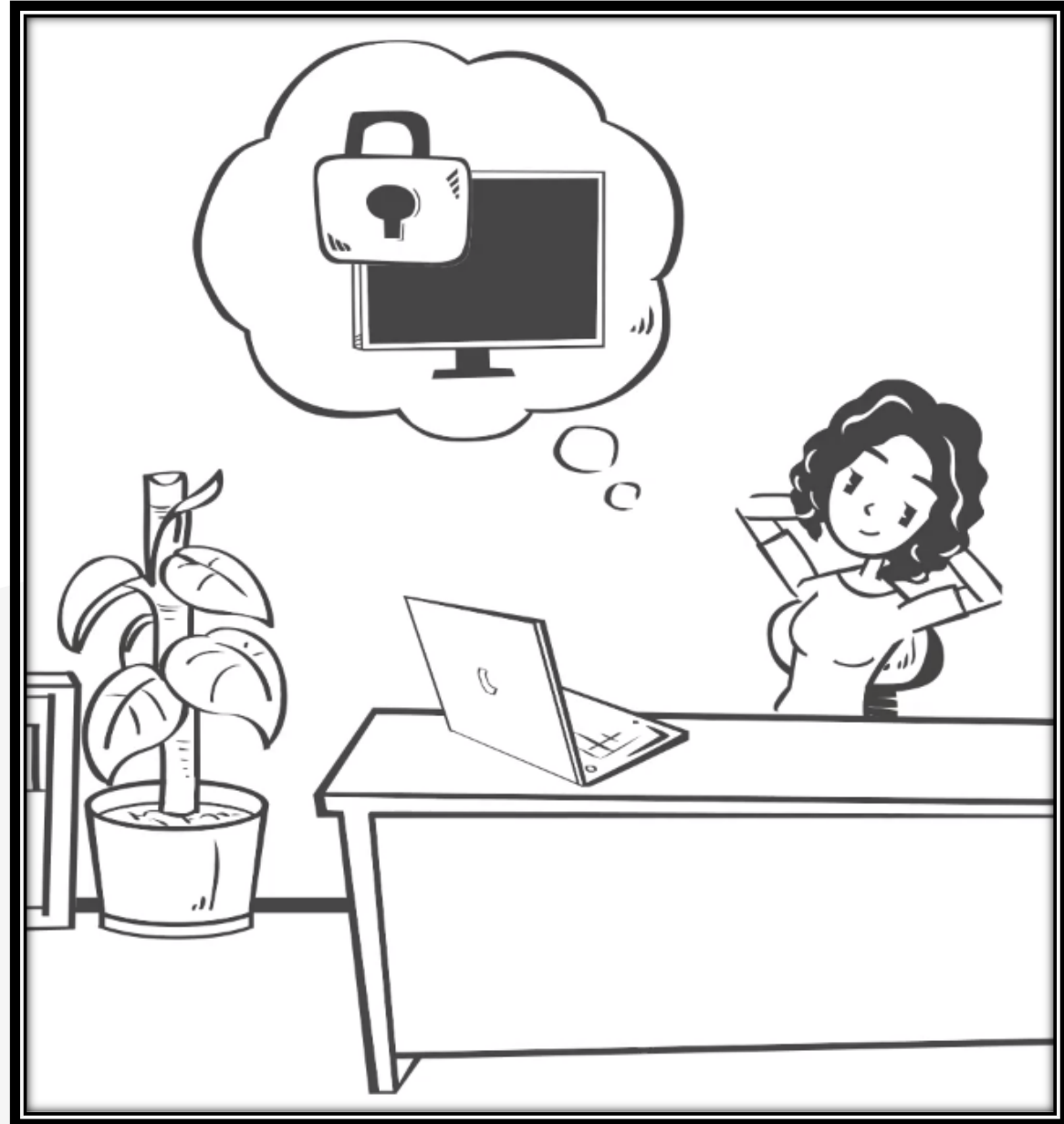
Premium

Prescription (Rx)

Next

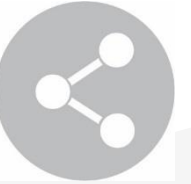
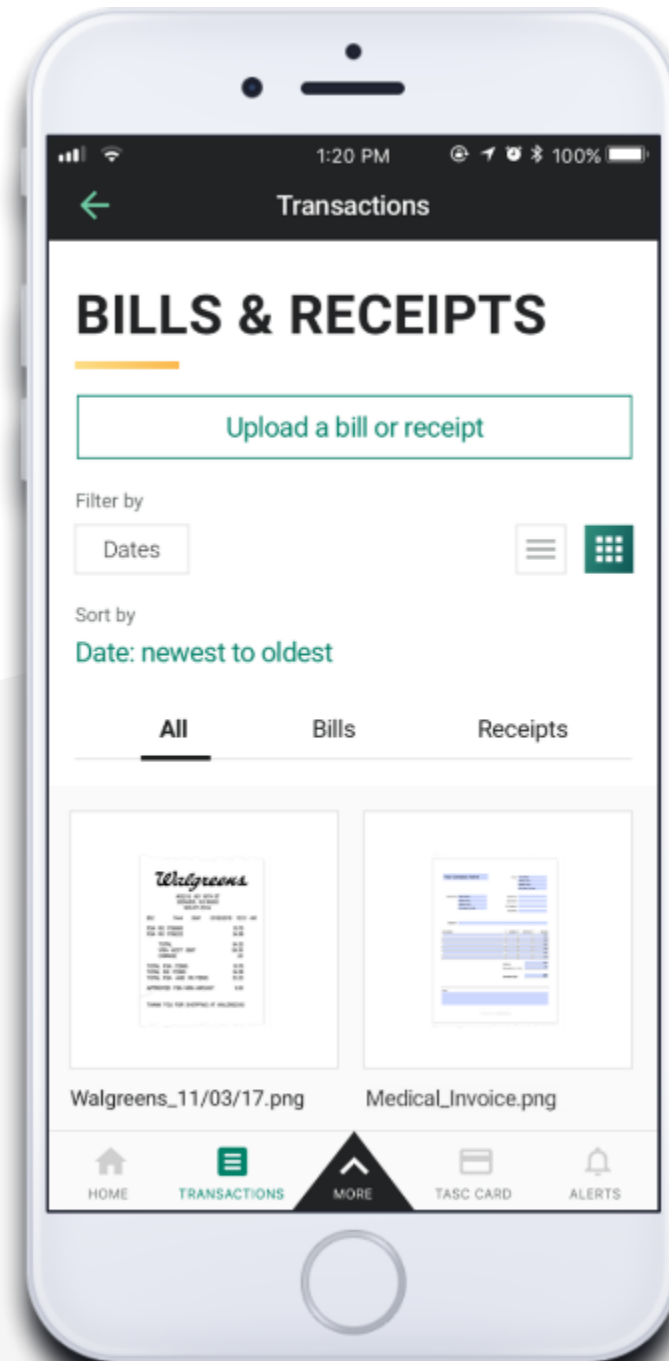
# Identity Theft Protection

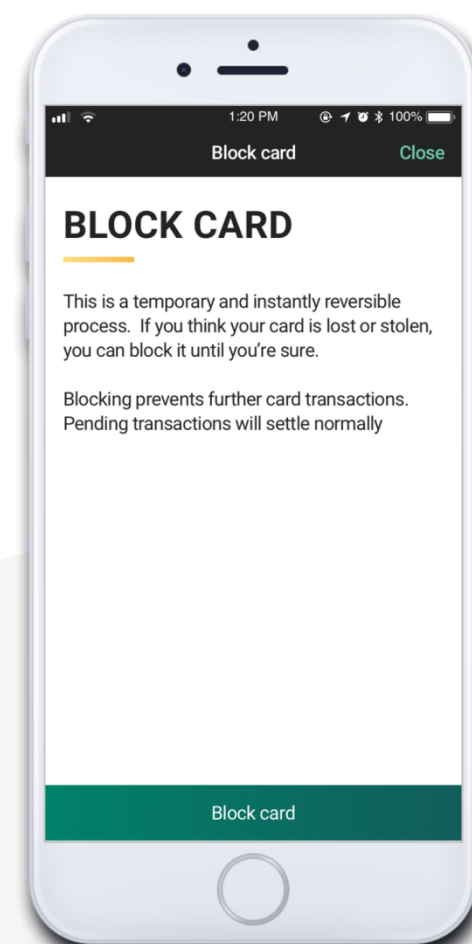
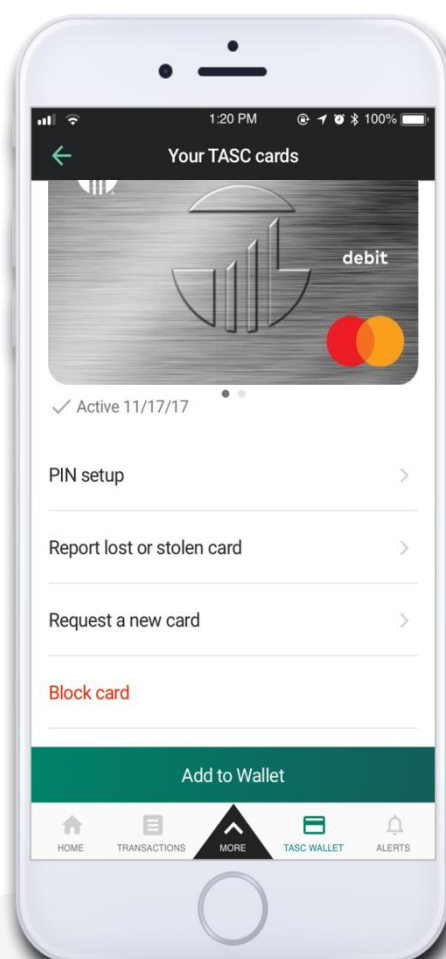
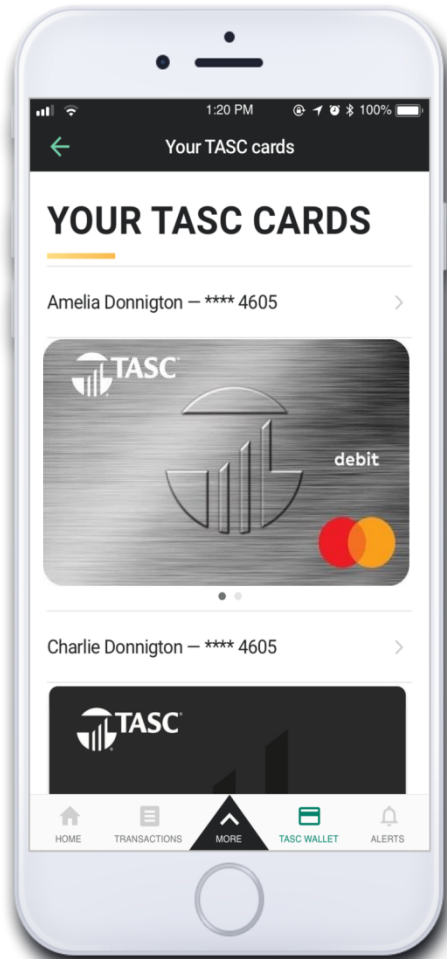
- Reimburses coverage up to \$25,000 annually
- For participants and their dependents
- Covers out-of-pocket losses associated with identity theft
- One-of-a-kind



# Receipt Repository

- Clean out your wallet!
- Digital filing
- Long term or short term storage
- Great place to store orthodontia/dependent care contracts for future claim submissions





# TASC Card Management

# TASC Card Lock





# Customer Care



[www.tasconline.com](http://www.tasconline.com)

## MyTASC Online

- Log in to MyTASC
- Click “Contact Us”
- Fill out service request
- 24-48-hour response time



1.800.422.4661

## Interactive Voice Response

- Have 12-digit Participant ID number ready
- Available 24/7

## Live Telephone Support

- Monday-Friday  
8:00am – 5:00pm (all time zones)