

# ENROLLMENT



## State of Wisconsin

### EMPLOYEE REIMBURSEMENT ACCOUNTS





# WELCOME

## Save up to 30% on health care, dependent day care, transit and/or parking expenses with an Employee Reimbursement Account (ERA)!

### It's Your Choice Open Enrollment

- Annual It's Your Choice Open Enrollment Period: **October 17 – November 11, 2016**
- 2017 Benefit Period: **January 1 – December 31, 2017**
- **Note:** You must re-enroll in ERAs each year. Enrollments do not carry forward from year to year.

### New Employee Enrollment

If you are electing to enroll in an ERA, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment. Coverage will be effective on the first of the month on or following your eligibility date.

### Qualified Life Change Event

If you experience a qualified life change event, such as a marriage or divorce, birth or adoption of a child, a change in employment status, or another qualified life change event, you may have the opportunity to enroll or change your coverage outside of the open enrollment period. There are various rules related to life change events. Changes due to a qualifying life change event must be made within 30 days from the date of the event.

### Important Program Information

**Expense Deadline** – For 2016 Benefit Period, you must incur all eligible expenses by December 31, 2016. For 2017 Benefit Period, you must incur all eligible expenses by December 31, 2017.

**Claims Deadline** – For 2016 Benefit Period, you must submit all reimbursement requests by March 31, 2017. For 2017 Benefit Period, you must submit all reimbursement requests by March 31, 2018.

**Re-Enrollment** – You must re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

**Carryover** – Any unused Dependent Day Care FSA funds and any unused Health Care Flexible Spending Account (FSA) or Limited Purpose FSA (LPFSA) funds over \$500 at the close of the plan year are not refundable to you.

### TASC Benefits Mobile App

- The TASC Benefits mobile app lets you access your account information wherever you are – 24/7!
- To download, visit the Apple App Store or Android Marketplace and search “eflex Benefits.”
  - File claims using your mobile device’s camera – simply take a picture of your receipt and upload.
  - Keep track of changes to your account balance.
  - View your plan end date and run-out period.
  - View claims status and claims history.
  - Enjoy totally secure access.

We look forward to meeting your ERA needs!

#### TASC Customer Care

<b>Phone</b>	844-786-3947 or 608-316-2408 Monday – Friday, 8:00 a.m. to 5:00 p.m.
<b>Online</b>	<a href="https://partners.tasconline.com/ETFEmployee">https://partners.tasconline.com/ETFEmployee</a>
<b>Email</b>	1customercare@tasconline.com
<b>Mail</b>	P.O. Box 7511 Madison, WI 53707
<b>Fax</b>	877-231-1287



# ERA OVERVIEW



Save on a wide variety of everyday medical, dental, vision, daycare, parking and transit expenses with an Employee Reimbursement Account (ERA), also known as a Flexible Spending Account (FSA). It's a tax break that's simple to use!

## Employee Reimbursement Accounts



### Health Care FSA

With a Health Care FSA, you may set aside, for yourself and your tax dependents, tax-free dollars each year for eligible health care expenses not covered by insurance.



### Limited Purpose FSA (LPFSA)

The LPFSA is an account you are eligible for if you enroll in a High-Deductible Health Plan (HDHP) and participate in a Health Savings Account (HSA). It allows you to set aside additional money tax-free for certain dental, vision, and post-deductible medical expenses.



### Dependent Day Care FSA

With a Dependent Day Care FSA, pre-tax dollars may be used for day care or elder care expenses for eligible dependents allowing you (or your spouse, if married) to work, look for work or attend school full time.



### Parking Account

A Parking Account lets you pay for eligible parking expenses at your place of employment with pre-tax dollars. You can enroll and make changes anytime during the year.



### Transit Account

With a Transit Account, pre-tax dollars can be used to pay for eligible transit expenses related to your commute to work. This benefit allows you to pay for your transit (bus, vanpool, train) expenses through automatic, pre-tax deductions. You can enroll and make changes anytime during the year.

## Annual Contribution Limits

ERA Pre-Tax Savings Programs	2017	2016
Health Care FSA Contribution Limit	\$2,550	\$2,550
Health Care Carryover Limit	\$500	\$500
Limited Purpose FSA Contribution Limit	\$2,550	\$2,550
Limited Purpose FSA Carryover Limit	\$500	\$500
Dependent Day Care FSA Contribution Limit	\$5,000	\$5,000
Dependent Day Care FSA Carryover Limit	\$0	\$0
Transit Account Contribution Limit	\$130/month*	\$130/month*
Transit Account Carryover Limit	Unlimited	Unlimited
Parking Account Contribution Limit	\$255/month	\$255/month
Parking Account Carryover Limit	Unlimited	Unlimited

\*Contributions of \$130 are pre-tax State and Federal. Employees may contribute up to \$255 – however, contributions over \$130 up to \$255 would be pre-tax Federal and post-tax State.

## Pre-Tax Savings Example

	Without FSA	With FSA
<b>Gross Monthly Pay:</b>	\$3,500	\$3,500
<b>Pre-Tax Contributions</b>	\$3,500	\$3,500
Medical/Dental Premiums	\$0	-\$125
Medical Expenses	\$0	-\$75
Dependent Care Expenses	\$0	-\$400
<b>Pre-Tax Savings Total:</b>	\$0	-\$600
<b>Taxable Monthly Income</b>	\$3,500	\$2,900
Taxes (Fed., State, FIC):	-\$968	-\$802
Post-Tax Expenses:	-\$600	\$0
<b>Monthly Post-Tax Total:</b>	\$1,932	\$2,098

**Net Increase in Take-Home Pay: \$166/month!**

*For illustration only. Actual dollar amounts may vary.*

## How ERA Plans Work

When you enroll in an ERA, you determine the dollar amount you want to contribute to each account based on your estimated expenses for the upcoming Plan Year – January 1 to December 31, 2017. Your contributions will be deducted in equal amounts from each paycheck, pre-tax, throughout the Plan Year.

The more you contribute to your ERA accounts, the more you reduce your taxable gross salary. When you pay less in taxes, your take-home pay increases!



# HEALTH CARE FSA



A Health Care Flexible Spending Account (FSA) allows you to set aside tax-free dollars each year for health care expenses not covered by insurance. You may use these funds to pay for eligible health care expenses incurred by you, your spouse, and your qualified dependents.\*

## What are the benefits?

- Pre-tax contributions reduce your taxable income.
- Easiest way to pay for everyday out-of-pocket eligible health care expenses with tax-free money.
- Your total annual Health Care FSA contribution amount is available immediately at the start of the plan year.
- You can carry over up to \$500 remaining in your account from one plan year to the next, so there is minimal “use-it or lose-it” risk.
- Multiple self-service tools available to easily manage your TASC Account and TASC Card transactions.

## How does it work?

- Use the tax-savings calculator or annual expense estimate worksheet to help determine how much you should contribute per year.
- Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.
- As eligible health care expenses are incurred, you can either use your TASC Card to pay at the point of purchase or submit a request for reimbursement.
- Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>.

## Enrollment Eligibility

- Most full-time or part-time state and university employees are eligible to participate in a Health Care FSA.
- **Note:** Employees who are classified as fellows, scholars, and research assistants in the University of Wisconsin System, as well as limited term employees, student hourlies, per diems, and other temporary employees are **not** eligible.
- **Note:** Employees who are enrolled in a High Deductible Health Plan (HDHP) are **not** eligible. If you are enrolled in an HDHP, see the Health Savings Account Enrollment Brochure and Limited Purpose Flexible Spending Account information on pages 6 and 7 for benefit options.

## Important Considerations

- The It's Your Choice Health Plan imposes an annual deductible of \$250 individual/ \$500 family, office visit copays and an annual out-of-pocket limit of \$1,250 individual/ \$2,500 family on most illness or injury related services. These expenses can be reimbursed through this account.
- Remaining LPFSA funds **over** \$500 do **not** carry over. It is important to be conservative in making elections because any unused funds over \$500 left in your LPFSA at the close of the plan year are not refundable to you.
- It is a participant's responsibility to read and adhere to the TASC Card terms and conditions. By accepting and using your TASC Card, you agree to the Cardholder Agreement. You are obligated to satisfy any documentation requirements and to retain those documents and records for tax purposes or in the event of an IRS audit. Refer to the TASC Card Section of the Employee Reimbursement Account (ERA) Participant Guide for more information.
- You may change your Health Care FSA elections during the plan year only if you experience a qualified life change event, such as, a marriage or divorce, birth or adoption of a child, or a change in employment status. Refer to the Change in Status During the Year Section in the ERA Participant Guide for more information.

Annual Health Care FSA Limits	2017	2016
Individual Health Care FSA Limit	\$2,550	\$2,550
Annual Health Care FSA Carryover Max	\$500	\$500



## Annual Health Care FSA Contribution Limits

**Note:** The \$2,550 contribution limit applies on an employee-by-employee basis. Thus, \$2,550 is the limit each employee may make per plan year, regardless of the number of other individuals (spouse, dependent, etc.) whose medical expenses are reimbursable under the employee's Health Care FSA. If two spouses are eligible for a Health Care FSA, each spouse may elect to make contributions of up to \$2,550 to his or her Health Care FSA, even if both participate in the same Health Care FSA sponsored by the same employer.

This is the amount the Internal Revenue Service (IRS) allows to be contributed to a Health Care FSA.

\*Refer to the Health Care FSA – Qualified Dependents Section of the ERA Participant Guide for more information.

## Eligible Health Care FSA Medical Expenses

Below is a partial list of eligible expenses that are reimbursable through a Health Care FSA. Eligible expenses can be incurred by you, your spouse, or qualified dependents. For more information, see your ERA Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.irs.gov](http://www.irs.gov) and see IRS Publication 502.

### Medical Expenses

- Acupuncture
- Ambulance services
- Birth control/contraceptive devices
- Birth classes/Lamaze<sup>1</sup>
- Blood pressure monitor
- Blood sugar test kits/test strips
- Chiropractic therapy/exams/adjustments
- Co-payments
- Crutches<sup>1</sup>
- Flu shots
- Hearing aids and batteries<sup>1</sup>
- Incontinence supplies
- Insulin and diabetic supplies
- Infertility treatments
- Laboratory fees
- Lactation expenses
- Legal sterilization
- Physical exams
- Physical therapy<sup>1</sup>
- Sleep apnea services/products<sup>1</sup>
- Smoking cessation programs
- Treatment for alcohol or drug dependency
- Vaccinations
- Wrist supports/elastic straps
- X-ray fees

<sup>1</sup>: Restrictions may apply. See IRS Publication 502 for more details.

### Dental Expenses

- Cleanings and exams
- Crowns and bridges
- Dental plan co-pays
- Dental surgery
- Dental x-rays
- Dentures
- Diagnostic services
- Fillings
- Orthodontia
- Root canals

### Vision Expenses

- Contact lenses and lens solution
- Diagnostic services
- Eye exams
- Eye surgery
- Laser eye surgery/LASIK
- Optometrist/ophthalmologist fees
- Prescription eyeglasses and sunglasses
- Seeing eye dog (*buying, training, and maintaining*)
- Vision plan co-insurance
- Vision plan deductible

### OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs, except for insulin, require a prescription from your physician to be reimbursable with your Health Care FSA. The prescription must be included with each request for reimbursement.

- Calamine lotion
- Cold medicines
- Diaper rash ointments
- First Aid supplies
- Hemorrhoid treatments
- Indigestion medications
- Nicotine patches
- Pain relievers
- Pain relieving creams
- Sinus medications

## How to Enroll

- Annual It's Your Choice Open Enrollment period: **October 17 – November 11, 2016**
- Benefit Period: January 1 – December 31, 2017
- Deadline for New Hire Enrollment is within 30 days from hire date. Contact your human resources/benefit office for details.
- Deadline for Qualified Life Change Event Enrollment or Changes is within 30 days from the date of the qualified life event. Contact your human resources/benefit office for details.
- See page 13 or visit [www.etf.wi.gov/IYC2017](http://www.etf.wi.gov/IYC2017) for enrollment information, or contact your human resources/benefit office for enrollment instructions.
- **Note:** Must re-enroll in a Health Care FSA each year. Elections do not carry forward from year to year.

## Following Enrollment

Once you have enrolled, you will receive:

- **Welcome Brochure**  
The ERA Welcome Brochure will provide you with information on how to manage your Health Care FSA, set-up your TASC Online account, your responsibilities, and key dates. It will also provide you more information about the multiple self-service tools available to easily manage your TASC Account and TASC Card transactions.
- **TASC Card**  
Your TASC Card allows you to conveniently pay for eligible medical expenses. Be sure to review the Cardholder Agreement included with your TASC Card.
  - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. You will continue to use your current TASC Card.



# LIMITED PURPOSE FSA



A Limited Purpose Flexible Spending Account (LPFSA) is a pre-tax benefit used to pay for eligible dental, vision care, and post-deductible medical expenses for participants enrolled in a High-Deductible Health Plan (HDHP). You may use these funds to pay for eligible expenses incurred by you, your spouse, and your qualified dependents.\*

## What are the benefits? How does it work?

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|--|---|
| <ul style="list-style-type: none"> <li>• The LPFSA is used to pay for eligible vision and dental expenses that are not covered by your insurance.</li> <li>• It can also be used to pay for eligible post-deductible medical expenses.</li> <li>• Pre-tax contributions reduce your taxable income.</li> <li>• Easiest way to pay for everyday out-of-pocket eligible dental, vision, and post-deductible medical expenses, with tax-free money.</li> <li>• Your total annual LPFSA contribution amount is available immediately at the start of the plan year.</li> <li>• You can carry over up to \$500 remaining in your account from one plan year to the next, so there is minimal “use-it or lose-it” risk.</li> <li>• Multiple self-service tools available to easily manage your TASC Account and TASC Card transactions.</li> </ul> | <ul style="list-style-type: none"> <li>• The LPFSA is similar to the regular Health Care FSA but is designed to work in conjunction with your HDHP and Health Savings Account (HSA).</li> <li>• Use our tax-savings calculator or annual expense estimate worksheet to help determine how much you should contribute per year.</li> <li>• Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.</li> <li>• As eligible expenses are incurred, you can either use your TASC Card to pay at the point of purchase or submit a request for reimbursement.</li> <li>• Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <a href="https://partners.tasconline.com/ETFEmployee">https://partners.tasconline.com/ETFEmployee</a>.</li> </ul> |
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## Enrollment Eligibility

- **To be eligible for a Limited Purpose FSA (LPFSA), you must be enrolled in a High-Deductible Health Plan (HDHP) and participate in a Health Savings Account (HSA).**
- Employees who are **not** enrolled in an HDHP are **not** eligible.
  - If you are **not** enrolled in an HDHP, see the regular Health Care Flexible Spending Account on pages 4 and 5 for benefit options.
  - **Note:** Participation in an HSA and/or LPFSA has no bearing on participation in the Dependent Day Care FSA, Parking Account, or Transit Account.
- Most full-time or part-time state and university employees are eligible to participate in a LPFSA.
- **Note:** Employees who are classified as fellows, scholars, and research assistants in the University of Wisconsin System, as well as limited term employees, student hourlies, per diems, and other temporary employees are **not** eligible.

Annual LPFSA Limits	2017	2016
Individual LPFSA Limit	\$2,550	\$2,550
Annual Carryover Amount Limit	\$500	\$500

### Annual LPFSA Contribution Limits

**Note:** The \$2,550 contribution limit applies on an employee-by-employee basis. Thus, \$2,550 is the limit each employee may make per plan year, regardless of the number of other individuals (spouse, dependent, etc.) whose medical expenses are reimbursable under the employee’s LPFSA. If two spouses are eligible for a LPFSA, each spouse may elect to make contributions of up to \$2,550.

This is the amount the Internal Revenue Service (IRS) allows to be contributed to a LPFSA.

\*Refer to the Health Care FSA – Qualified Dependents Section of the ERA Participant guide for more information.

## Eligible Limited Purpose FSA Expenses

Below is a partial list of eligible expenses that are reimbursable through an LPFSA. Eligible expenses can be incurred by you, your spouse, or qualified dependents. For more information, see your Employee Reimbursement Account (ERA) Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.irs.gov](http://www.irs.gov) and see IRS Publication 502.

### Dental Expenses

- Cleanings and exams
- Crowns and bridges
- Dental plan co-pays
- Dental plan deductibles
- Dental surgery
- Dental reconstruction
- Dental x-rays
- Dentures
- Diagnostic services
- Fillings
- Orthodontia
- Root canals

### Vision Expenses

- Contact lenses and lens solution
- Diagnostic services
- Eye exams
- Eye surgery
- Laser eye surgery/LASIK
- Optometrist/ophthalmologist fees
- Prescription eyeglasses and sunglasses
- Seeing eye dog (*buying, training, and maintaining*)
- Vision plan co-insurance
- Vision plan deductibles

### Post-Deductible Medical Expenses

- **Note:** After you meet your health plan's deductible, you may be reimbursed for all eligible medical expenses, such as co-payments, physical exams, and vaccinations.
- Expenses may be incurred by you, your spouse, or qualified dependents.
- For the complete list of eligible and ineligible expenses, visit [www.irs.gov](http://www.irs.gov) and see IRS Publication 502.

## Important Considerations

- Keep in mind that the LPFSA can only be used to pay for eligible dental, vision, and post-deductible medical expenses.
- Remaining LPFSA funds **over** \$500 do **not** carry over. It is important to be conservative in making elections because any unused funds over \$500 left in your LPFSA at the close of the plan year are not refundable to you.
- It is a participant's responsibility to read and adhere to the TASC Card terms and conditions. By accepting and using your TASC Card, you agree to the Cardholder Agreement. You are obligated to satisfy any documentation requirements and to retain those documents and records for tax purposes or in the event of an IRS audit. Refer to the TASC Card Section in the ERA Participant Guide for more information.
- You may change your LPFSA elections during the plan year only if you experience a qualified life change event, such as, a marriage or divorce, birth or adoption of a child, or a change in employment status. Refer to the Change in Status During the Year Section in the ERA Participant Guide for more information.

## How to Enroll

- Annual It's Your Choice Open Enrollment period: **October 17 – November 11, 2016**
- Benefit Period: January 1 – December 31, 2017
- Deadline for New Hire Enrollment is within 30 days from hire date. Contact your human resources/benefit office for details.
- Deadline for Qualified Life Change Event Enrollment or Changes is within 30 days from the date of the qualified life event. Contact your human resources/benefit office for details.
- See page 13 or visit [www.etf.wi.gov/IYC2017](http://www.etf.wi.gov/IYC2017) for enrollment information, or contact your human resources/benefit office for enrollment instructions.
- **Note:** Must re-enroll in a Limited Purpose FSA each year. Elections do not carry forward year to year.

## Following Enrollment

Once you have enrolled, you will receive:

- **Welcome Brochure**  
The ERA Welcome Brochure will provide you with information on how to manage your Limited Purpose FSA, set-up your TASC Online account, your responsibilities, and key dates. It will also provide you with more information on the multiple self-service tools available to easily manage your TASC Account and TASC Card transactions.
- **TASC Card**  
Your TASC Card allows you to conveniently pay for eligible expenses. Be sure to review the Cardholder Agreement included with your TASC Card.
  - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. You will continue to use your current TASC Card.



# DEPENDENT DAY CARE FSA



A Dependent Day Care Flexible Spending Account (FSA) is a pre-tax benefit used to pay for eligible day care expenses for qualified dependents in order for you (or your spouse) to work, look for work, or attend school full-time.

## What are the benefits?

- Pre-tax contributions reduce your taxable income.
- Your Dependent Day Care FSA Funds become available to you as payroll deductions are taken.
- Easiest way to pay for everyday out-of-pocket eligible dependent day care and/or elder care expenses, with tax-free money.
- Multiple self-service tools available to easily manage your TASC Account and TASC Card transactions.
- Use your TASC Card to pay for eligible dependent day care expenses, or easily submit requests for reimbursement online.

## How does it work?

- Use our tax-savings calculator or annual expense estimate worksheet to help determine how much you should contribute per year.
- Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.
- The Dependent Day Care FSA is a money-in money-out benefit. Each pay period a contribution posts to your account, after which you may submit reimbursement requests for eligible expenses.
- Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>

## Enrollment Eligibility

- Most full-time or part-time state and university employees are eligible to participate in a Dependent Day Care FSA.
- **Note:** Employees who are classified as fellows, scholars, and research assistants in the University of Wisconsin System, as well as limited term employees, student hourlies, per diems, and other temporary employees are **not** eligible.
- For a married individual to be eligible for the Dependent Day Care FSA, your spouse **must** be unable to provide dependent day care and/or elder care because he/she works full-time, is actively looking for work, enrolled in or attending school full-time, or physically/mentally incapable of self-care.

## Important Considerations

- Dependent Day Care FSA is not eligible for annual carryover. It is important to be conservative in making elections because any unused funds in your Dependent Day Care FSA at the close of the plan year are **not** refundable to you.
- It is a participant's responsibility to read and adhere to the TASC Card terms and conditions. By accepting and using your TASC Card, you agree to the Cardholder Agreement. You are obligated to satisfy any documentation requirements and to retain those documents and records for tax purposes or in the event of an IRS audit. Refer to the TASC Card Section in the ERA Participant Guide for more information.
- You may change your Dependent Day Care FSA elections during the plan year only if you experience a qualified life change event, such as, a marriage or divorce, birth or adoption of a child, or a change in employment status. Refer to the Change in Status During the Year Section in the Employee Reimbursement Account (ERA) Participant Guide for more information.

Annual Contribution Limits	2017	2016
Dependent Day Care FSA Annual Contribution Limit	\$5,000 <sup>1</sup>	\$5,000 <sup>1</sup>
Dependent Day Care FSA Carryover Limit	\$0	\$0



## Annual Dependent Day Care Contribution Limits

This is the amount the Internal Revenue Service (IRS) allows to be contributed to a Dependent Day Care FSA.

<sup>1</sup>: Restrictions may apply.

## Eligible Dependent Day Care FSA Expenses

Below is a partial list of eligible expenses that are reimbursable through a Dependent Day Care FSA. Eligible expenses may only be incurred by your qualified dependent(s). Health care expenses are **not** eligible. For more information, see your ERA Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.irs.gov](http://www.irs.gov) and see IRS Publication 503.

- Adult daycare
- After-school and before-school care/program<sup>2</sup>
- Au pair/nanny salary and fees
- Babysitting in your home or someone else's home<sup>1</sup>
- Babysitting by your relative who is not a tax dependent<sup>1</sup>
- Care when one parent works days and other parent works nights<sup>1</sup>
- Care while looking for work
- Care while on family, personal or medical leave
- Care while you/spouse is working at self-employment<sup>1</sup>
- Child daycare or day camp<sup>2</sup>
- Custodial elder care<sup>1</sup>
- Employer-provided on-site daycare<sup>2</sup>
- Federal employment taxes (FICA, FUTA) of Dependent Day Care provider
- Household services related to dependent care
- In-home care<sup>1</sup>
- Nighttime care<sup>1</sup>
- Nursery school/ preschool fees or tuition
- Payroll taxes related to eligible dependent care
- Room and board for caregiver (*au pair, nanny, etc.*)
- Senior daycare<sup>1</sup>
- Sick child care<sup>1</sup>
- Specialized daycare
- Transportation to and from eligible dependent care (*provided by the care provider*)

1: Care must be work-related. Restrictions may apply. See IRS Publication 503 for more details.

2: Primary purpose must be custodial care, and not educational in nature. See IRS Publication 503 for more details.

## Additional Dependent Day Care FSA Criteria

- Dependent Day Care FSA expenses must be work related. The care must be necessary for you (and your spouse) to work, look for work, or attend school full-time, or if you are physically unable to care for your tax dependent.
- Dependent Day Care FSA expenses submitted for reimbursement during a calendar year may **not** exceed \$5,000.
- In the case of separate returns by married individuals, the limit is \$2,500 each. The amount may be less if your earned income or your spouse's earned income is less than \$5,000.
- Dependent Day Care FSA is not eligible for annual carryover. All claims must be incurred by December 31 and submitted by March 31. Any unused funds left in your Dependent Day Care FSA at the close of the plan year are not refundable to you.
- **Note:** Dependent Day Care FSA can only be used for care of eligible dependents, not for health care expenses.

## How to Enroll

- Annual It's Your Choice Open Enrollment period: **October 17 – November 11, 2016**
- Benefit Period: January 1 – December 31, 2017
- Deadline for New Hire Enrollment is within 30 days from hire date. Contact your human resources/benefit office for details.
- Deadline for Qualified Life Change Event Enrollment or Changes is within 30 days from the date of the qualified life event. Contact your human resources/benefit office for details.
- See page 13 or visit [www.etf.wi.gov/ICYC2017](http://www.etf.wi.gov/ICYC2017) for enrollment information, or contact your human resources/benefit office for enrollment instructions.
- **Note:** Must re-enroll in a Dependent Day Care FSA each year. Elections do not carry forward from year to year.

## Following Enrollment

Once you have enrolled, you will receive:

- **Welcome Brochure**  
The ERA Welcome Brochure will provide you with information on how to manage your Dependent Day Care FSA, set-up your TASC Online account, your responsibilities, and key dates. It will also provide you with more information on the multiple self-service tools available to easily manage your TASC Account and TASC Card transactions.
- **TASC Card**  
Your TASC Card allows you to conveniently pay for eligible Dependent Day Care expenses. Be sure to review the Cardholder Agreement included with your TASC Card.
  - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. You will continue to use your current TASC Card.





# DEPENDENT DAY CARE FSA ADDITIONAL INFORMATION

## Qualified Dependents

Eligibility for the Dependent Day Care Flexible Spending Account (FSA) requires that certain criteria be met. Dependent Day Care FSA expenses **must** be for the care of one or more qualifying individuals, defined as the following:

- A dependent under the age of 13 and for whom a tax exemption can be claimed. Within 30 days of dependent reaching age 13 (but no later) you may reduce the Dependent Day Care FSA annual election, to reflect the total reimbursement or total contribution amount (whichever is greater).
- A spouse who is physically or mentally incapable of self-care, and lives with you for more than half the year.
- A dependent who is physically or mentally incapable of self-care, for whom a tax exemption can be claimed, and who lives with you for more than half the year.
- An elderly parent who lives with you at least half of the year. The care must be incurred while you (or your spouse) are at work, looking for work, or attending school full-time. Care outside the home is eligible if the dependent spends at least eight hours a day in your home.
- **Note:** Special rules apply to children of divorced or separated parents. See Additional Criteria for Children of Divorced or Separated Parents.

## Additional Criteria for Children of Divorced or Separated Parents

Even if you cannot claim your child as a tax exemption or tax dependent, he or she is treated as your qualifying dependent if all of the following are true:

- The child is under age 13 and is not physically or mentally capable of self-care.
- One or both parents provide more than half of the child's support for the year.
- Parents are divorced, legally separated, or lived apart at all times during the last six (6) months of the calendar year.
- One or both parents has custody of the child for more than half the year.
- You are the child's custodial parent, defined as the parent with custody for the greater portion of the calendar year; OR if parents have equal custody (same number of nights), then the parent with the higher adjusted gross income is the custodial parent.

**Note:** For a noncustodial parent, the child's expenses are **not** eligible for the Dependent Day Care FSA, even if said parent is financially responsible for providing the care, and even if said parent is entitled to claim the child as a dependent.

- **Only** the custodial parent qualifies for the Dependent Day Care FSA for a taxable year.
- A noncustodial parent may **not** submit expenses for the portion of the year in which they have custody of the child.

## Important Care Provider Information

- All persons and organizations providing dependent care must be identified on IRS Form 2441.
- The provider name, address, and taxpayer identification number (or Social Security number) must be included.
- If a center provides care for more than six (6) individuals, the center must comply with all state and local regulations.
- Payments made to relatives who are not dependents can be included, but not to a dependent for whom you can claim an exemption or for your child who is under age 19 at the end of the year (regardless of whether he or she is your dependent).
- You may use IRS Form W-10 to request the required information from the care provider.



# PARKING ACCOUNT



A Parking Account lets you pay for eligible parking expenses incurred at your place of employment with pre-tax dollars.

## What are the benefits?

- Pre-tax contributions reduce your taxable income.
- Easiest way to pay for eligible parking expenses, with tax-free money.
- Your Parking Account funds become available to you as payroll deductions are taken.
- Eligible for unlimited carryover, so there is minimal “use-it-or-lose-it” risk.
- You can enroll or make changes to your account at any time during the plan year.

## How does it work?

- Use our tax-savings calculator or annual expense estimate worksheet to help determine how much you should contribute per year.
- Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.
- Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>.

## Enrollment Eligibility

- All active state employees, including limited term employees, are eligible to participate in a Parking Account.
- **Note:** Spouses and dependent children are **not** eligible. If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are **not** reimbursable through this program.
- **Note:** Student Assistants who are classified as fellows, scholars, and trainees in the University of Wisconsin System, as well as employees-in-training who are classified as grad intern/trainee or post-doc fellow/trainee, are **not** eligible.

## Eligible Parking Expenses

Below is a partial list of eligible expenses that are reimbursable through a Parking Account. For more information, see your Employee Reimbursement Account (ERA) Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.irs.gov](http://www.irs.gov) and see IRS Publication 5137.

- Parking lots
- Parking ramps
- Park n’ ride Lots

## Parking Account Contribution Limit

	2017	2016
Contribution Limit	\$255/month	\$255/month
Carryover Limit	Unlimited	Unlimited

This is the amount the Internal Revenue Service (IRS) allows to be contributed to a Parking Account per month.



**Note:** Parking and Transit are separate benefits. Please choose the commuter benefit(s) that best meets your needs.

## How to Enroll

- Annual It’s Your Choice Open Enrollment period: **October 17 – November 11, 2016**
- Benefit Period: January 1 – December 31, 2017
- If you are a New Hire, contact your human resources/benefit office for Parking Account enrollment details.
- See page 13 or visit [www.etf.wi.gov/IYC2017](http://www.etf.wi.gov/IYC2017) for enrollment information, or contact your human resources/benefit office for enrollment instructions.
- **Note:** Must re-enroll in a Parking Account each year. Elections do not carry forward from year to year.

## Following Enrollment

Once you have enrolled, you will receive:

- **Welcome Brochure**  
The ERA Welcome Brochure will provide you with information on how to set-up your TASC Online account, service tools available to manage your account, your responsibilities, and key dates.
- **TASC Card**  
Your TASC Card allows you to conveniently pay for eligible parking expenses. Be sure to review the Cardholder Agreement included with your TASC Card.
  - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. You will continue to use your current TASC Card.



# TRANSIT ACCOUNT



A Transit Account lets you use pre-tax dollars to pay for eligible mass transit expenses related to your commute to and from work.

## What are the benefits?

- Pre-tax contributions reduce your taxable income.
- Easiest way to pay for eligible transit expenses, with tax-free money.
- Your Transit Account funds become available to you as payroll deductions are taken.
- Eligible for unlimited carryover, so there is minimal “use-it-or-lose-it” risk.
- You can enroll or make changes to your account at any time during the plan year.

## How does it work?

- Use our tax-savings calculator or annual expense estimate worksheet to help determine how much you should contribute per year.
- Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.
- Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>.

## Enrollment Eligibility

- All active state employees, including limited term employees, are eligible to participate in a Transit Account.
- **Note:** Spouses and dependent children are **not** eligible. Employees who are also enrolled in a State of Wisconsin pre-tax transit or vanpool program are **not** eligible.
- **Note:** Student Assistants who are classified as fellows, scholars, and trainees in the University of Wisconsin System, as well as employees-in-training who are classified as grad intern/trainee or post-doc fellow/trainee, are **not** eligible.

## Eligible Transit Expenses

Transit Accounts help pay expenses related to your work commute. Below is a partial list of eligible expenses that are reimbursable through a Transit Account. For more information, see your Employee Reimbursement Account (ERA) Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.irs.gov](http://www.irs.gov) and see IRS Publication 5137.

- Bus
- Vanpool
- Train

## Transit Account Contribution Limit

	2017	2016
Contribution Limit	\$130/month*	\$130/month*
Carryover Limit	Unlimited	Unlimited

This is the amount the Internal Revenue Service (IRS) allows to be contributed to a Transit Account per month.



**Note:** Transit and Parking are separate benefits. Please choose the commuter benefit(s) that best meets your needs.

## How to Enroll

- Annual It's Your Choice Open Enrollment period: **October 17 – November 11, 2016**
- Benefit Period: January 1 – December 31, 2017
- If you are a New Hire, contact your human resources/benefit office for Transit Account enrollment details.
- See page 13 or visit [www.etf.wi.gov/IYC2017](http://www.etf.wi.gov/IYC2017) for enrollment information, or contact your human resources/benefit office for enrollment instructions.
- **Note:** Must re-enroll in a Transit Account each year. Elections do not carry forward from year to year.

## Following Enrollment

Once you have enrolled, you will receive:

- **Welcome Brochure**  
The ERA Welcome Brochure will provide you with information on how to set-up your TASC Online account, service tools available to manage your account, your responsibilities, and key dates.
- **TASC Card**  
Your TASC Card allows you to conveniently pay for eligible parking expenses. Be sure to review the Cardholder Agreement included with your TASC Card.
  - **Note:** If you are a current TASC participant, you will not be issued a new TASC Card. You will continue to use your current TASC Card.

\*Contributions of \$130 are pre-tax State and Federal. Employees may contribute up to \$255; however contributions between \$130 and \$255 would be pre-tax Federal and post-tax State.



# HOW TO ENROLL



**Annual It's Your Choice Open Enrollment Period: October 17 – November 11,\* 2016**  
**2017 Benefit Period: January 1 – December 31, 2017**

## Enroll During It's Your Choice

- Visit [www.etf.wi.gov/IYC2017](http://www.etf.wi.gov/IYC2017) for It's Your Choice Open Enrollment information.
- You have **three ways** to enroll during the It's Your Choice Open Enrollment period:
  - Online
  - Paper
  - Telephone
- You can request a paper application from your payroll or benefits office, or download a copy from the TASC or ETF website.
- Your election will be effective January 1, 2017.
- **Note:** If you are already enrolled in an Employee Reimbursement Account (ERA), you **must** re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

\* Due to November 11 being a federal holiday, mailed applications must be postmarked by November 10, 2016.

## UW System Employees

- Enrollments are done directly through the UW, **not** the TASC portal/website.
- UW System employees should refer to [www.wisconsin.edu/ohrwd/benefits](http://www.wisconsin.edu/ohrwd/benefits) or contact your UW institution human resources department for enrollment instructions for 2017.

## State of Wisconsin & Legislature Employees

- State of Wisconsin and Legislature employees who are paid through the STAR System should log in to STAR at <https://ess.wi.gov> to make all benefits elections during the annual It's Your Choice period. Contact your agency payroll and benefits staff with any enrollment questions.

## If You Are a Newly Hired Employee

- If you are electing to enroll in an ERA, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment.
- Coverage will be effective on the first of the month on or following your eligibility date.
- For more information and enrollment instructions, contact your human resources/benefits office.

## If You Have Experienced a Qualifying Life Change Event

- If you experience a qualified life change event, such as a marriage or divorce, birth or adoption of a child, a change in employment status, or another qualified life change event, you may have the opportunity to enroll or change your coverage outside of the open enrollment period.
- There are various rules related to life change events. You must enroll or make changes within 30 days from the date of the qualifying event.
- Contact your human resources/benefit office for more information on qualifying life change events to see what your options are, how to enroll, and how to make a change.

## Following Enrollment

Once you have enrolled in the ERA, TASC will send these items to you:

### ERA Welcome Brochure

- The ERA Welcome Brochure will provide you with information on how to manage your ERA.
- Follow the instructions to set-up your TASC Online account.
- Use your online account to check your balance, submit claims, and manage your notifications.

### TASC Card

- Your TASC Card allows you to conveniently pay for eligible expenses.
- Be sure to review the Cardholder Agreement affixed to the card.
- **Note:** If you are a current TASC participant, you will **not** be issued a new TASC Card. You will continue to use your current TASC Card.

## Enroll with TASC Online

1. Determine desired annual contribution amount.
  - a. See page 15 of this ERA Enrollment Brochure for the ERA Annual Expense Estimate Worksheet.
2. Go to the **TASC Online** website:  
<http://partners.tasconline.com/ETFEmployee>
  - a. If you are a **new TASC Participant**, enter a temporary TASC username and password. This is your first initial, last name, date of birth (mmddyy), and the last four digits of your Social Security Number (SSN).
    - For example: JSmith0101771234
  - b. If you are a **current TASC participant**, enter your current TASC username and password.
    - If you do not remember your username or password, click Forgot Username or Password and follow the reset steps provided.
2. Once **logged in** to your TASC Online Account, click **Enroll Now**.
3. Enter your **information**.
  - a. You will be required to enter your SSN.
  - b. We recommend adding your personal email address.
  - c. Click **Next**.
4. If applicable, add your **dependent(s)**.
  - a. Enter the name(s) of your dependent(s).
  - b. Click **Add Dependent**.
  - c. Your dependent(s) will be displayed on the My Dependents list.  
Click **Next**.
5. If prompted, review your **eligibility** and the ERA Qualifications to ensure you are eligible for an ERA.
  - a. **Note:** If you are enrolled in a High-Deductible Health Plan (HDHP), you are not eligible for the Health Care Flexible Spending Account (FSA). See the Health Savings Account (HSA) Enrollment Brochure or Limited Purpose Flexible Spending Account (LPFSA) information on pages 6 and 7 for benefit options.

**Reminder:** If you are a UW System employee or a State of Wisconsin and Legislature employee paid through the STAR system, **do not** enroll via TASC Online or by phone. See the prior page for enrollment details.

- b. Click **Next**.
6. Review the **plan rules**.
    - a. Check the **acknowledgement box** indicating that you have read the plan rules and agree to them.
    - b. **Note:** You **must** do this for **every plan**, even for plans in which you are not enrolled.
  7. Review your **annual election amount**.
    - a. Enter your desired annual election.
    - b. It is your responsibility to ensure your contributions do **not** go beyond the IRS maximum annual limits.
  8. Review your **payment method**.
    - a. Select your preferred method to receive distributions and elect to get a TASC card.
    - b. If you elect direct deposit, you will need to enter your bank information.
    - c. Click **Next**.
  9. If prompted, add your **beneficiaries**.
    - a. Select your desired beneficiaries from your list of dependents to prefill their information.
    - b. Click **Add Beneficiary**.
  10. Accept the **Terms and Conditions**.
    - a. You must read and accept each agreement in order to active your ERA.
    - b. Click **Next**.
  11. **Verify, submit and print**.
    - a. Review all of your information.
    - b. If any changes are required, click **Edit Information**.
    - c. When you have verified that all information is correct, print the **Enrollment Confirmation** page for your records.
    - d. Click **Next**.
    - e. Click **Submit Enrollment**.

## Enroll by Telephone

- Contact TASC Customer Care at 1-844-786-3947 or 608-316-2408.
- One of TASC's friendly and knowledgeable Customer Service Representatives will assist you.
- TASC Customer Care is open Monday through Friday, 8:00 a.m. to 5:00 p.m.

## Enroll by Paper

- Request a paper application from your human resources/ benefit office, or download a copy from the TASC or ETF website.
- Submit a completed TASC Enrollment Form to your human resources/benefit office.



# EMPLOYEE REIMBURSEMENT ACCOUNT ANNUAL EXPENSE ESTIMATE WORKSHEET

This worksheet is intended to assist you with the enrollment process by helping you calculate your applicable expenses and determine which Employee Reimbursement Account (ERA) offerings are right for you. Enter your expenses below and determine the appropriate amount(s) to contribute to your ERA Account(s).

## Medical/Dental/Vision Reimbursement Account

### Annual medical expenses, such as:

Deductibles and co-pays \$ \_\_\_\_\_  
 Physician visits \$ \_\_\_\_\_  
 Prescriptions \$ \_\_\_\_\_  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_

### Annual dental expenses, such as:

Deductibles and co-pays \$ \_\_\_\_\_  
 Routine check-ups \$ \_\_\_\_\_  
 Orthodontia \$ \_\_\_\_\_  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_

### Annual vision expenses, such as:

Exams \$ \_\_\_\_\_  
 Eyeglasses \$ \_\_\_\_\_  
 Contact lenses, solutions, cleaners \$ \_\_\_\_\_  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_

**Total Estimated  
Medical/Dental/Vision Expenses:** \$ \_\_\_\_\_ ÷ \_\_\_\_\_ = \$ \_\_\_\_\_  
Annual Amount (Cannot exceed \$2,550 IRS maximum) # of Pay Periods\*\* Per Pay Period

## Dependent Day Care Reimbursement Account

### Annual dependent day care expenses, such as:

Payment to dependent care facility or individual \$ \_\_\_\_\_  
 Payment to other care providers \$ \_\_\_\_\_  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_

**Total Estimated  
Dependent Day Care Expenses:** \$ \_\_\_\_\_ ÷ \_\_\_\_\_ = \$ \_\_\_\_\_  
Annual Amount (Cannot exceed \$5,000 IRS maximum) # of Pay Periods\*\* Per Pay Period

## Parking & Transit Reimbursement Accounts

### Annual parking and/or transit expenses, such as:

Parking fees for lots and/or ramps \$ \_\_\_\_\_  
 Bus/train passes or vouchers \$ \_\_\_\_\_  
 Vanpooling fees \$ \_\_\_\_\_  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_

**Total Estimated  
Parking/Transit Expenses:** \$ \_\_\_\_\_ ÷ \_\_\_\_\_ = \$ \_\_\_\_\_  
Annual Amount\* # of Pay Periods\*\* Per Pay Period

\*Cannot exceed IRS maximum \$255/month (\$3,060/year) for parking and \$130/month (\$1,560/year) for transit.

## Total Per-Pay-Period Reduction

Add the total estimated medical/dental/vision expenses and the total dependent day care estimate.

\$ \_\_\_\_\_  
**Per Pay Period**

\*\*Weekly, 52 pay periods | Biweekly, 26 pay periods | Semimonthly, 24 pay periods | Monthly, 12 pay periods



# TASC TOOLS



## TASC CARD

## TASC Online Account

## TASC Benefits Mobile App

- Access your ERA funds wherever you are – just swipe to deduct funds from your account.
- Eliminates the need to complete paper requests for reimbursements.
- Automatic verification of most eligible expenses.
- Instant access to your account information and account balance 24/7.
- Easy access to your contribution and reimbursement histories.
- Access helpful online tools like tax savings calculators, health care expense tables, and more.
- Self-service feature available, such as signing up for direct deposit, ordering additional TASC cards, and managing your notifications.
- Access your account information and account balance – no matter where you are!
- Submit contribution and reimbursement requests by taking pictures of your receipts with your mobile device camera.
- Download the TASC Mobile App is available for Apple and Android phones – just search for “**eflex Benefits**” in the App Store or Marketplace.



**TASC Customer Care** | Phone 844-786-3947 or 608-316-2408 | Email [1customercare@tasconline.com](mailto:1customercare@tasconline.com)

**Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) & (d)(1)**  
Total Administrative Services Corporation complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. TASC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

TASC provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

TASC provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact TASC's Civil Rights Coordinator.

If you believe that TASC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, 2302 International Way, Madison, WI 53704; Phone: 1-608-316-2408; Fax: 1-877-231-1287; Email: [CivilRightsCoordinator@tasconline.com](mailto:CivilRightsCoordinator@tasconline.com).

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, TASC's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-316-2408.

LUS CEEV: Yog tias koj hai lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-877-533-5020 (TTY: 1-800-833-7813)。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 1-800-947-3529).

خدمت فین ال لغة، انکرت تخدمت کوننا بلحوظة (رقم 877-533-5020-1) ال لغوية المساعدة لک توافر وال بکم ال حم هت ف: (800-947-3529-1) ال لغوية المساعدة برقم ال صل ب الامجان

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 1-800-947-3529).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529) 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kantscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

ໄປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໃດຍບໍ່ຄ່າຈ່າຍ, ຄວມນິມົນໄວ້ໃຫ້ທ່ານ. ໂທສ 1-877-533-5020 (TTY: 1-800-947-3529).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 1-800-947-3529).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल करें।  
KUJDES: Nëse fllitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagëse. Telefoni në 1-877-533-5020 (TTY: 1-800-947-3529).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).

## After enrollment, don't forget to:

- **Set-up your TASC Online Account.**
- **Check your email for a link to the ERA Welcome Brochure.**
- **Check your mail for your TASC Card and Cardholder Agreement.**



**It's Your Choice  
Open Enrollment Period**

**October 17 – November 11, 2016**