

HOW TO ENROLL HEALTH SAVINGS ACCOUNT



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 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 a Health Savings Account (HSA), 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 or by telephone.
- UW System employees should refer to 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 HSA, 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/benefit office.

If You Have Experienced a Qualifying Life 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 events, to see what your options are, how to enroll, and how to make a change.

Following Enrollment

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

HSA Welcome Brochure

- The HSA Welcome Brochure will provide you with information on how to manage your HSA.
- Follow the instructions to set-up your TASC Online account.
- Use your online account to check your balance, make additional contributions, transfer funds to an investment account, or request a distribution.

TASC Card

- Your TASC Card allows you to conveniently pay for eligible medical 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 the HSA Enrollment Brochure and/or the HSA 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. 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. Review your **eligibility** and the HSA Qualifications to ensure you are eligible for an HSA.
 - 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 HSA Enrollment Brochure or Limited Purpose Flexible Spending Account (LPFSA) flyer for benefit options.
 - b. Click **Next**.

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 other side for enrollment details.

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 deduction per pay period.
 - b. It is your responsibility to ensure your contributions do not go beyond IRS maximum annual limits.
 - c. **Note:** Contributions from all sources combined, such as employee, employer, and third parties (i.e., parent or spouse), must **not** exceed these 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. 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 HSA.
 - 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 ETF or TASC website.
- Submit a completed TASC HSA Enrollment Form to your human resources/benefit office.

Identification Verification Failure Notification

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an HSA. This process will occur automatically upon your enrollment. If your identity cannot be verified, you will be notified of the identity verification failure via secure email. The email notification will provide required actions to resolve the matter. If you receive this notification, please provide the requested information within 30 days (via email or fax). If you do not respond within 90 days, your HSA will be deactivated. To be eligible for a High-Deductible Health Plan (HDHP), you must be enrolled in an HSA. If your HSA is deactivated, you will no longer be eligible for an HDHP.

