



## Elective Medical Services

During this time of COVID-19 the medical landscape has changed, employees have had to cancel or postpone elective medical services up to and including surgeries, dental work, orthodontia or even eye-related procedures.

### Why should you consider making a change?

Employees who planned elective services may have set more money than usual aside in their Medical Flexible Spending Account (FSA) or Limited Purpose Flexible Spending Account (LPFSA). With cancellations or rescheduling, procedures may not be able to happen in the current plan year and putting the extra funds at risk of not being used and the “use it or lose it” rule.

### Things to Know:

- **Increasing or Implementing a Carryover is Allowed**

**Consider:**

- Employee has leftover FSA funds they have not been able to spend due to stay-at-home mandates and quarantines.
- Implementing a carryover allows employees to use their leftover funds into the next plan year. This needs to be put in place prior to your plan year ending.



- **Increasing your Runout Period.** This needs to be put in place prior to your plan year ending.

**Consider:**

- Employee has expenses from the previous plan year and are unable to get missing receipts from insurance carriers, doctors, and hospital as the COVID-19 crisis has assigned these tasks a low priority.
- Employees need extra time to get the required documentation for expenses in order to avoid forfeiting their funds.
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### Additional Resources

We want to help! You don't need to be a TASC customer to call our hotline or download our helpful documents.

General questions on this benefit	Want to administer this account yourself	Want guidance for your benefits TPA?	Want to have TASC handle this benefit for you?
Call our Special Forces COVID-19 hotline:  Call 1-833-433-1002	Download our helpful How-To document: <a href="#">Get Started.</a>	Share our How-To document with your administrator: <a href="#">Get Started.</a>	Contact us to do all or part of this work effort for you:  1-888-595-2261, or <a href="#">Get Started.</a>



## Why TASC?

For more than 40 years, TASC has been a leader, an innovator, and a partner of employers committed to ensuring the health, wealth and well-being of their employees and their employees' families and community. TASC was a pioneer in assisting sole-proprietor farmers and small businesses save billions in tax dollars through the adoption of health reimbursement plans; challenging many ill-informed IRS auditors, accountants, and naysayers along the way. TASC, through FlexSystem, brought the idea of a Cafeteria Plans to large and small businesses; challenging the notion that such plans were burdensome, complicated and difficult to administer.

There from the beginning of Section 125, TASC has brought its knowledge and expertise forward with the idea that together we can improve lives of many, strengthen our communities, and make benefits feel like benefits. TASC understands that each employers circumstance is different. TASC offers its guidance based upon the wealth of its experience as an employer and as a benefits administrator. It is not legal or tax advice and should not be taken as such but is offered to prompt knowledgeable inquiry of your plan professionals and provoke thoughtful plan decision making.

TASC provides its clients with an audit guarantee with respect to serviced tax advantaged accounts. Subject to certain conditions and restrictions, this guarantee provides that in the event a client suffers an adverse finding by the IRS or Department of Labor, despite following TASC's plans and procedures, resulting in interest charges and/or assessed penalties, such interest and penalties will be covered by the guarantee.