



Save \$4,000 a year
on your medical expenses.



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Each year, AgriPlanNOW and BizPlanNOW Clients average \$4,000 or more in savings! Key to these savings is the ability to declare medical expenses as a business expense, rather than a personal deduction.

AgriPlanNOW and BizPlanNOW are medical reimbursement programs that enable qualified small business owners to deduct 100% of federal, state, and self-employment taxes for family medical expenses. This benefit Plan is an ideal way for a farmer, an independent sales agent, a trucker, or a retail shop owner to save thousands each year!

How much will I save?

STEP 1: ADD THE FOLLOWING TOGETHER.

Medical Insurance Premiums _____

Non-Insured Medical Expenses + _____

Total Deductible Expenses (A) = _____

STEP 2: DETERMINE YOUR MULTIPLIER.

If your taxable income is:	Your Federal Tax is:	Multiplier is:
\$0–17,400	10%	.30
\$17,401–70,700	15%	.35
\$70,701–142,700	25%	.45
\$142,701–217,450	28%	.48
\$217,451–388,350	33%	.53
\$388,351 +	35%	.55

STEP 3: DETERMINE TOTAL TAX SAVINGS.

_____	X _____	= _____
Enter Number From (A)	Your Multiplier	Total Tax Savings

This illustration assumes an average state tax rate of 5% and a FICA rate of 15.3% when calculating your multiplier. Actual savings may vary. Note: the FICA tax rate for 2011 and beginning of 2012 only was lowered to 13.3%.

AgriPlanNOW and BizPlanNOW:

Save you money

- Enables you to deduct 100% of family medical expenses including: health insurance premiums; out-of-pocket medical, dental, and vision costs; and qualified long-term care insurance premiums.
- Gives you eligible expense deduction guidance and an exclusive TASC Card that enables you to better manage and reduce your over-the-counter expenses.
- Provides access to lower cost medications and medical supplies.

Reduce your workload

- Provides employer-sponsored benefit W-2 calculation required by the Patient Protection and Affordable Care Act (PPACA).
- Offers a wage payment & tax reporting service option.
- Furnishes ERISA and PPACA notices.

Provide peace of mind

- Industry-exclusive Audit and Money Back guarantees.
- Complete compliance with ever-changing IRS, DOL, and ERISA regulations.
- Ability to Carry Over any available unused medical reimbursements to the next Plan year.
- Adult Child Tracker service to help you maximize your deductions.
- Guidance on legislative changes that may affect your Plan.



Medical expense deductions with and without AgriPlanNOW or BizPlanNOW:

Without

PREMIUM DEDUCTION*	100%
(Health & long-term care)	
\$6,945* x 100% =	\$6,945
Federal tax rate	
\$6,945 x 15% =	\$1,042
Tax savings =	\$1,042

NON-INSURED EXPENSES	0%
(Out-of-pocket medical)	
\$4,897* x 0% =	\$0
Federal and state tax savings, 0%	\$0

TOTAL EXPENSES =	\$11,842
TOTAL DEDUCTION =	\$6,945

Total Tax Savings **\$1,042**

With AgriPlanNOW or BizPlanNOW

PREMIUM DEDUCTION*	100%
(Health & long-term care)	
\$6,945* x 100% =	\$6,945
Federal, state and SE tax rate	
\$6,945 x 35% =	\$2,431
Tax savings =	\$2,431

NON-INSURED EXPENSES	100%
(Out-of-pocket medical)	
\$4,897* x 100% =	\$4,897
Federal and state and self-employment tax savings, 35%	\$1,714

TOTAL EXPENSES =	\$11,842
TOTAL DEDUCTION =	\$11,842

Total Tax Savings **\$4,145**

*These figures are based on actual average AgriPlanNOW and BizPlanNOW Client premiums, out-of-pocket medical expenses, and tax savings!



TASC has additional products available for the small business owner. Talk to your TASC Representative to learn if one of these products might be a better fit for your business.



Receive a FREE savings analysis



Check the service that applies: HRA FSA HSA Undecided _____

Employer Name _____ Contact Name _____

Company Name _____

E-mail _____

Company Mailing Address _____

City _____ State _____ Zip _____

Phone Number _____ Best Time To Call _____

Tax Filing Status: C-Corporation S-Corporation Partnership Sole Proprietor

Non-Profit LLC Other _____

Are you currently married? Yes No

If you answered Yes, does your spouse assist you in your business? (answering phones, website design, bookkeeping, delivery, etc.)? Yes No

Do you currently have any unrelated employees in your business? Yes No

If you answered Yes ...

How many work more than 25 hours per week? _____

How many complete more than 7 months of employment annually? _____

How many are over age 25? _____

Approximately how much do you spend annually on the following medical expenses?

Health Insurance Premiums \$ _____
(include any accident, hospital indemnity, cancer, vision and dental insurance etc.)

Long-Term Care Premiums \$ _____

Out-of-Pocket Medical Expenses \$ _____
(include prescription drugs, co-pays, deductibles etc.)

Vision (include contact lenses, glasses, eye exams, etc.) \$ _____

Dental (include routine cleanings, exams, etc.) \$ _____

TOTAL \$ _____

Provider Name/Phone _____ Provider # _____

Retail/Wholesale/Coupon Code _____

Employer (sign here) _____

Title _____

Date _____

Mail, e-mail or fax this completed Form to your TASC Provider or Regional Representative for a FREE savings analysis!

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