Associated Bank

HSA Plus
Account Holder Guide

Retain for easy reference.

Welcome to Associated Bank HSA Plus.

Thank you for choosing Associated Bank HSA Plus.

An enrollment in a qualified High Deductible Health Plan (HDHP) allows you to contribute to an HSA account to pay for qualified medical expenses not covered by the HDHP. As an HSA owner, you gain flexibility in managing healthcare expenses for you and your family, and enjoy tax advantages:

- The money contributed to the account can be tax-deductible.
- The money withdrawn isn't federally taxed, as long as it's spent on approved health-related expenses.
- Interest earned on the account may be tax free.

If you have questions or need assistance, please call 800-270-7719 to talk with an Associated Bank Health Savings Account Specialist.

As your HSA plan administrator, we look forward to serving you — today and for many years to come.

Your HDHP is governed by the terms and conditions set forth in the certificate of coverage or plan document issued by your benefits administrator. Your HSA is governed by the terms of your custodial agreement and the rules issued by Associated Bank. If a conflict exists between this brochure and any plan documents, contracts, rules, regulations or laws, then the plan document, contract, rule, regulation or law will apply.

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HSA Plus benefits

Easy access to your money

The HSA Plus debit card can be used to pay for eligible products and services not covered by your health insurance. When you use the card, payments are automatically withdrawn from your account, so there are no out-of-pocket costs. Just swipe the card and go. It's that easy!

You will still need to save your itemized receipts as supporting documentation for the IRS. You can take a picture or scan a copy of your receipts into the online portal and assign it to the charge and it will be there if and when you need it.

You can use your HSA Plus debit card to pay for:

- Routine healthcare: office visits, X-rays, lab work
- Hospital expenses: room and board, surgery
- Medications: prescription and over-the-counter (OTC) drugs when prescribed by a physician
- Dental care: cleanings, fillings, crowns
- Vision care: eye exams, glasses, contacts
- Copays and coinsurance (the portions of healthcare bills paid by you)
- Eligible over-the-counter (OTC) items such as:
  - First aid dressings and supplies – bandages, rubbing alcohol
  - Contact lens solutions/supplies
  - Diagnostic products like thermometers, blood pressure monitors, cholesterol testing
  - Insulin and diabetic testing supplies

Manage your HSA Plus account from the palm of your hand

The HSA Plus mobile app lets you easily and securely access your HSA account, submit contributions/distributions and upload receipts at any time. You have quick access to common tasks with an easy-to-use design that helps make sense of your healthcare and financial information.

Stay up to speed

With the HSA Plus mobile app, you can get to the healthcare account information you need — fast.

- Quickly check available HSA account balances and account details.
- View charts summarizing account information.
- Set text message alerts.
- Link to an external web page to obtain helpful information such as a list of eligible expenses.
- Retrieve a lost username or password.
- Use your device of choice – including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablets.
- Barcode Scanner for Approved HSA Items
- Manage Investments

Home Page Navigation

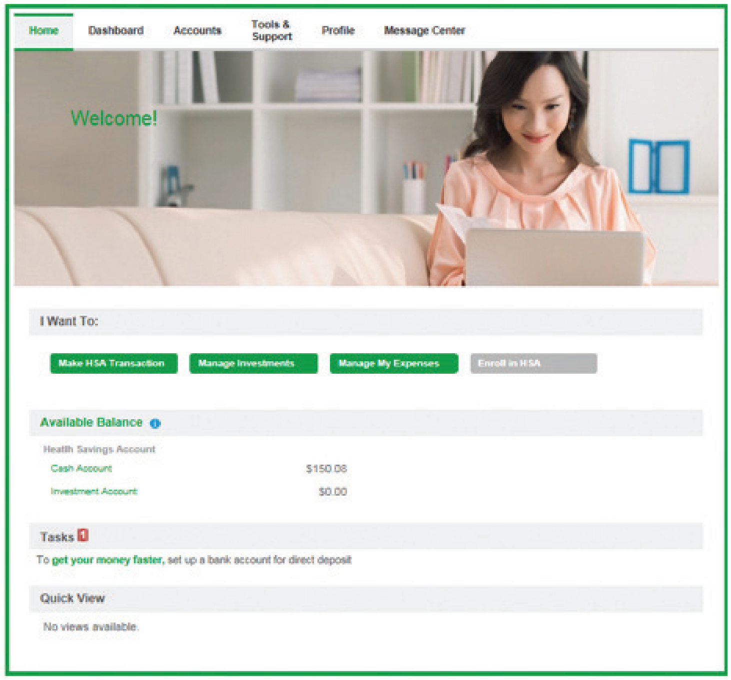
How do I log on to the Home Page?

1. Go to AssociatedBank.com.
2. Under Sign In, select HSA Plus under the **Personal** tab.
3. If new user, follow prompts to create your new username and password.

The Home Page is easy to navigate.

- Easily access the **Available Balance** and **I Want To** sections from the left-hand navigation area.
- The **I Want To** section contains the most frequently used options.
- In the left-hand column, **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that keep you current on your accounts.
- The **Quick View** section graphically displays some of your key account information.

You can also hover over and click on the tabs at the top.



DID YOU KNOW?

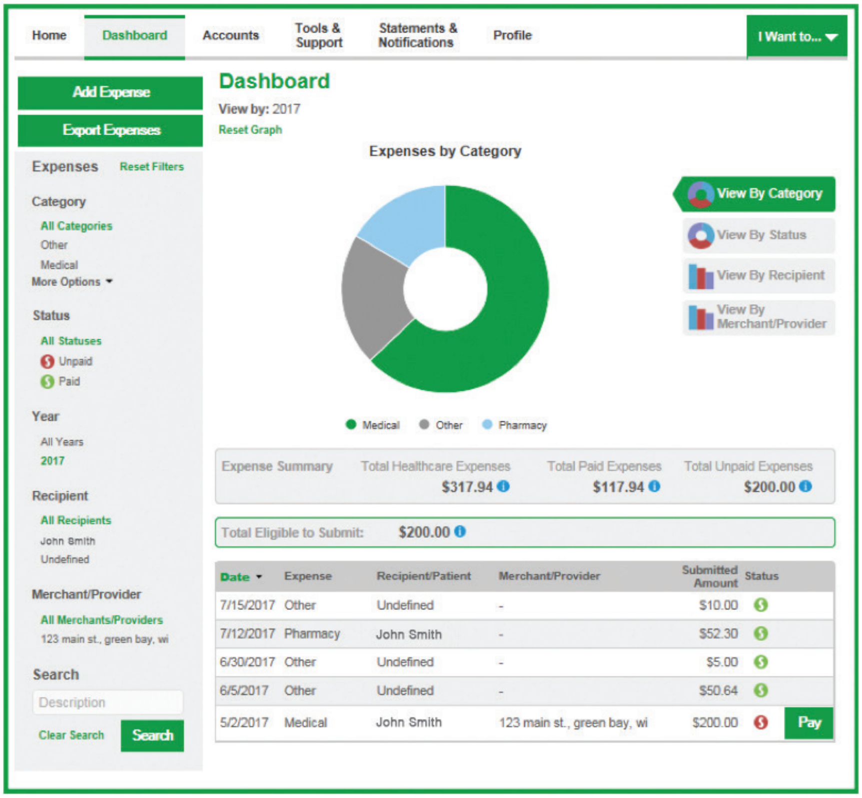
For a convenient alternative, you can use your HSA debit card to pay medical expenses directly from your HSA.

Dashboard

All healthcare expense activity in one place.

To view and manage ALL healthcare expense activity from EVERY source, use the DASHBOARD.

1. The **Dashboard** tab is on the **Home Page**. The **Dashboard** provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums and card transactions.
2. Easily filter expenses by clicking on the filter options on the left-hand navigation pane or by clicking on the field headers within the **Dashboard**.
3. You can look up specific expenses using the **Search** field on the bottom left-hand side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.



How do I add an expense to the Dashboard?

1. Click on the **Add Expense** button in the upper left-hand side of the **Dashboard** page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the **Dashboard**, you can pay it.

Distributions

How do I request a distribution?

1. To request a distribution from your HSA, go to the **I Want To** section and select the link **Make HSA Transaction**.
2. To initiate a transaction from your HSA, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or someone else.

How do I get my disbursement money faster?

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. You can also receive reimbursement by creating an ACH transfer (account to account) to your personal checking account by following these steps:

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **How Do I** section.
2. Select **Reimburse Myself Using Direct Deposit into Your Personal Checking/Savings Account,** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days, which you will need to enter online to validate your account.
6. To have a check mailed to you, create a disbursement or use the **Distribution Request Form**.

Contributions

Can I contribute more funds to my HSA, other than payroll deposits?

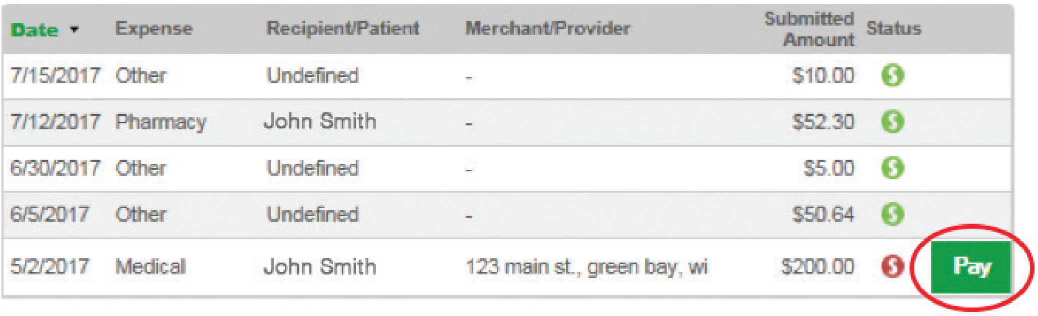
Yes! You may contribute to your HSA by transferring from your personal bank account. Be sure to report that contribution on your tax returns to claim your funds when you file your taxes.

1. To make a contribution from a personal banking account to your HSA, select **Make HSA Transaction** in the **I Want To** section.
2. If you have a bank account on file, you may use that as your contribution account. If you do not, then add a new bank account by following the link.
3. You may make a one-time or recurring contribution as you wish. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will show in your personal bank account within two business days of your request, and the money will become available in your HSA as soon as it is deposited.

Pay or Edit An Expense

How do I pay an expense?

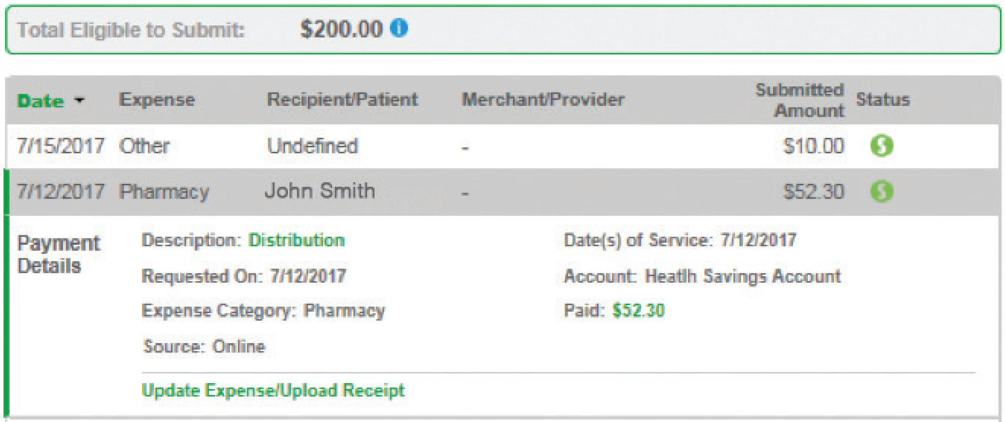
1. You can process payments/reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Categorize expenses and initiate payments for unpaid expenses by clicking on the button to the right of the expense details.
3. You can filter the **Dashboard** to only display unpaid expenses by clicking on the **unpaid** status from the navigation bar on the left-hand side of the screen.
4. Simply choose the expenses you would like to pay, and select from which eligible account you'd like to pay them.
5. When you click **Pay**, you will see a claim form that has been pre-populated with details from the **Dashboard**. Review and edit the claim details by completing any required fields that remain blank.
6. You will have the option to either request a reimbursement/distribution to yourself or pay the provider directly.



Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
7/15/2017	Other	Undefined	-	$10.00	
7/12/2017	Pharmacy	John Smith	-	$52.30	
6/30/2017	Other	Undefined	-	$5.00	
6/5/2017	Other	Undefined	-	$50.64	
5/2/2017	Medical	John Smith	123 main st., green bay, wi	$200.00	Pay

How do I edit an existing expense in the Dashboard?

1. You can edit expense details for all claims directly from the **Dashboard** page.
2. Expand the expense details by clicking on the expense line item from the **Dashboard**.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or remove the expense.



Total Eligible to Submit: $200.00

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
7/15/2017	Other	Undefined	-	$10.00	
7/12/2017	Pharmacy	John Smith	-	$52.30	

Payment Details

Description: Distribution
Requested On: 7/12/2017
Expense Category: Pharmacy
Source: Online

Date(s) of Service: 7/12/2017
Account: Heatlh Savings Account
Paid: $52.30

Update Expense/Upload Receipt

Investment Detail and Elections*

How do I set up my investment account?

1. From the **Home Page**, click on the **Manage Investments** button from the **I Want To** section.
2. Once you get to the investment page, select the **Setup Investment Transfers** link on the right-hand side of the screen.
3. Enter the dollar amount (above the noted minimum) to set as a “cash threshold balance” for your investments to automatically transfer between cash and investments. You can change this at any time.
4. Don’t forget to set your investment allocation. From there, you can view even more detail regarding your account.

How do I find my investment balance?

1. You can find your HSA cash and investment balances directly from the **Home Page** under the **Available Balance** section on the left-hand side of the screen.
2. For more details, click on **Available Balance** and select **Account Activity**. From there, you can view even more detail regarding your account.

How do I set up or change my investment elections?

To set up or change your investment elections for future contributions to your investment account, click on the **Investment Elections** link on the submenu under **Manage My Account** on the investment portal. If you do not choose specific investments, 100% of any contributions will be in the Dodge & Cox Balanced Fund (DODBX) as noted on the first line. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note that any changes you make will affect your investment elections for future contributions, but will not change how the current balance in your HSA is invested.

You may be required to answer an additional personal security question to access the investment elections section.

Investment Transfer*

How do I realign my existing investments?

To change your existing investment balances, use either the **Realign Investments** or **Transfer Investments** link under **Manage My Account**.

Realign Investments affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (4 p.m. ET/3 p.m. CT) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Transfer Investments initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (4 p.m. ET/3 p.m. CT) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Note: Transferring investments will not change your investment elections for future contributions to your investment account.

*Investments, Securities and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT

Investment management services are provided by Kellogg Asset Management, LLC (KAM), an SEC-registered investment advisor. KAM is a wholly-owned affiliate of Associated Banc-Corp (AB-C). AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your tax, legal or accounting advisors regarding your individual situation.

Additional Information

Authorized Signer

You may add a spouse or dependent over the age of 18 as an authorized signer. Each signer will be issued their own debit card for HSA eligible purchases. Authorized signers do not have access to your account information, only debit card usage. To add an authorized signer, select **Add Authorized User** under the **Profile** tab, complete form and submit. To remove an authorized signer you must contact Customer Care at 800-270-7719 to deactivate the card.

Beneficiaries

You can add or change a beneficiary under the **Profile** tab. You must enter the Social Security Number of any named beneficiary to complete this process. The total percentage of assets given to all primary beneficiaries must equal 100%.

Tax Documents

You can access all of your HSA Tax Documents, including corrections or updates, by clicking on the **Statements & Notifications** tab and choosing **HSA documents**.

Qualified Medical Expenses

For a list of qualified medical and dental expenses, please refer to IRS publication 502 at www.irs.gov/pub/irs-pdf/p502.pdf.

Again, welcome to Associated Bank HSA Plus. Should you have any questions or need any assistance, please contact one of our HSA Plus Specialists at 800-270-7719.

Questions?

- Visit AssociatedBank.com/HSAPlus.
- Call our Customer Care Center at 800-270-7719.
- Visit your nearest Associated Bank.

Associated Bank