

MAXIMIZE YOUR HSA DOLLARS WITH HSAPLUS TOOLS AND RESOURCES

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WHAT IS A HEALTH SAVINGS ACCOUNT?

Health savings accounts (HSA) are tax-deductible savings plans that enable a person to save pre-tax dollars for future healthcare expenses.

Am I eligible for a Health Savings Account?

- Need to be covered by a High Deductible Health Plan
- Not covered by other health insurance, including Medicare and Tricare
- Cannot be claimed as a dependent on someone else's tax return



5 BENEFITS OF AN HSA

1. Invest in your future

- An HSA acts just like a savings account in which you can routinely contribute funds and keep it for whenever you need it to pay for qualified medical expenses.

2. Keep your remaining funds

- At the end of your plan year, any remaining funds stay in your account from one year to the next.

3. Take your HSA with you

- No matter where life takes you, your HSA moves with you. Whether it's a career change, a new health plan, or retirement, your HSA remains in your control.

4. Retirement Enhancement

- There is no minimum distribution during your retirement years either. Thus, continuous contributions to your HSA are a wonderful way to plan for retirement, too! You can even do a one-time rollover from your IRA up to the maximum contribution.

5. Triple Tax Benefits

- Cash contributions to an HSA are pre-tax.
- Interest on savings accumulates tax deferred.
- Withdrawals from an HSA for “qualified medical expenses” are tax free.



MAKE YOUR MEDICAL DOLLARS GO FURTHER

Post-tax Contribution

Earnings: \$100

Taxes: \$25

Take Home: \$ 75

Medical bill \$100

Pre-tax Contribution

Earnings: \$100

HSA Contribution: \$100

Taxes: \$0



HOW MUCH CAN I CONTRIBUTE INTO AN HSA?

- **Maximum Contribution Limit (adjusted annually)**
 - Single coverage \$3,450 (2018)
 - Family coverage \$6,900 (2018)
- **Catch-up contributions (adjusted annually)**
 - Additional annual contribution allowed for account owners 55 and older
 - 2018 = \$1,000



WHAT ITEMS ARE REIMBURSABLE?

- **Qualified medical expenses may include:**
 - Prescription drugs
 - Medical payments that go towards the insurance deductible
 - Vision, dental, and orthodontics
- A list is provided on the website: HSA.AssociatedBank.com or by visiting IRS.Gov/IRS-df/p502.pdf



HSA DISTRIBUTIONS

Distributions are income tax free if taken for “qualified medical expenses” incurred by:

- Individual covered by the High Deductible Health Plan
- Spouse of the individual
- Any IRS defined dependent of the individual

Spouse and dependents do not need to be covered by the HDHP.



HSA DISTRIBUTIONS

- HSAs cannot be used to pay for other health insurance premiums except for...
 - COBRA continuation coverage
 - Health plan coverage while receiving unemployment compensation
 - Long-term care insurance premiums
 - For those individuals receiving Medicare benefits and no longer contributing to an HSA:
 - *Reimbursement of Medicare premiums deducted from Social Security payments and out-of-pocket expenses (Part A, Part B, Medicare HMOs, new prescription drug coverage)*
 - *Cannot pay Medi-gap premiums*



TAX TREATMENT OF HSA DISTRIBUTIONS

- Tax treatment of funds used:

Expense Type	Age	Tax Treatment
Qualified Medical Expense	Any	Tax Free
Non-qualified Medical Expense	65 and Over	Ordinary Tax
Non-qualified Medical Expense	Under 65	Ordinary Tax + 20% Penalty

- Additional 20% tax taken for non-qualified medical expenses is avoided if taken after:
 - Individual becomes disabled
 - Individual is eligible for Medicare



HSA PLUS FEATURES

ONLINE

- Includes a dashboard for managing, paying, and budgeting health expenses
- Track expenses and contributions
- Name beneficiaries
- Make payments directly to providers, one-time or recurring expenses (i.e. orthodontist)
- Manage investments



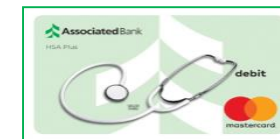
MOBILE APP

- iPhone or Android
- View transactions and access account details
- Upload receipts using camera
- Text message alerts



DEBIT CARD

- ATM access for reimbursement of qualified expenses
- Additional cards available at no cost for spouse or dependents over the age of 18
- Use directly at provider or merchant or for balance due invoices



In house Customer Care Center available 24/7/365

Access your information ***anytime, anywhere***



ONLINE ACCESS

- Contributions/
Distributions
- Adding Authorized
Signers
- Beneficiaries
- Bank Account
Information
- Investments
- Forms
- Contact Us

Home Dashboard Accounts Tools & Support Statements & Notifications Profile

I Want To...

- Make HSA Transaction
- Manage Investments
- Manage My Expenses

Available Balance ⓘ

Health Savings Account

Cash Account
\$185.42

Investment Account
\$0.00

Welcome to
Associated Bank HSA Plus

Message Center 0

No current messages

Recent Transactions

Date ▾	Expense	Merchant/Provider	Submitted Amount	Status
1/17/2018	Vision	CORR OPTICIANS INC	\$500.00	✓
1/17/2018	Medical	THEDACARE	\$138.36	✓
1/17/2018	Medical	THEDACARE	\$57.94	✓



DASHBOARD

- Manage expenses
- Who incurred expense
- Medical, Dental, Vision
- Track unreimbursed expenses

Associated Bank

Last Login: 4/24/2017 - Online Dave Drived Logout

Home Dashboard Accounts Tools & Support Statements & Notifications Profile I Want to...

Dashboard View Non-Healthcare

View by: 2017 Reset Graph

Expenses by Category

View By Category
View By Status
View By Recipient
View By Merchant/Provider

Expenses Summary

Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
\$1,018.09	\$918.00	\$99.09

Total Eligible to Submit: \$99.09

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status	
4/19/2017	Medical	Dave Drived	Dr. Smith	\$40.00	Unpaid	Pay
3/15/2017	Vision	Dave Drived	-	\$381.00	Paid	
3/3/2017	Medical	Dave Drived	ABC Hospital	\$930.00	Paid	
2/20/2017	Medical	Dave Drived	-	\$25.00	Paid	
1/20/2017	Other	Dave Drived	Dr. Green	\$98.09	Unpaid	Pay

Contact Us - Call Consumer Support at (812) 305-5252, Toll Free at (800) 305-5252 or Email us at consumer支持@yourCLM.com

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TOOLS

Home Dashboard Accounts **Tools & Support** Statements & Notifications Profile I Want to... ▼

Tools & Support / Tools & Support

Documents & Forms

Forms

- [HSA Beneficiary Change / Spousal Consent Form](#)
- [HSA Contribution Form](#)
- [HSA Distribution Request Form](#)
- [HSA Legal Name Change Form](#)
- [HSA Transfer Form - Individual](#)
- [HSA Tax Documents](#)

Plan Summaries

- [Health Savings Account Plan Rules](#)
- [Health Savings Account Plan Descriptions](#)
- [Health Savings Account Plan Details](#)

Rules & Agreements

- [Associated Bank Health Savings Account Plus Custodial Agreement Overview](#)
- [Associated Bank HSA Plus Online Portal](#)
- [Federal E-Sign Act Disclosure and Agreement](#)
- [Patriot Act Notice](#)
- [Taxpayer Identification Number \(TIN\) Certification](#)

Contact Us

Associated Bank HSA Plus Consumer Support
433 Main Street
Green Bay, WI 54301
Phone: (800) 270-7719
Fax: (920) 327-6545
Email: hsaplusconsumer@associatedbank.com

How Do I?

- [Change Payment Method](#)
- [Report Card Lost or Stolen](#)
- [Update Notification Preferences](#)
- [Order a New Card](#)
- [Download Mobile App](#)
- [Update HSA Coverage Level](#)
- [View Interest Information](#)
- [View Fee Schedule](#)

Quick Links

Quick Links

- [Associated Bank](#)
- [Associated Benefits and Risk Consulting](#)
- [IRS Publication 502](#)
- [IRS Publication 969](#)



STATEMENTS AND NOTIFICATIONS

[Home](#) [Dashboard](#) [Accounts](#) [Tools & Support](#) **Statements & Notifications** [Profile](#) [I Want to... ▼](#)

Statements & Notifications

Statements

HSA Account Summaries

- [HSA Account Summary \(12/1/2017 - 12/31/2017\)](#)
- [HSA Account Summary \(11/1/2017 - 11/30/2017\)](#)
- [HSA Account Summary \(10/1/2017 - 10/31/2017\)](#)

[View All](#)

HSA Tax Statements

- [1099-SA \(2017\)](#)
- [5498-SA \(2017\)](#)

Notifications [Update Notification Preferences](#)

Advice of Deposit

- [Advice of Deposit \(12/22/2017\)](#)
- [Advice of Deposit \(12/18/2017\)](#)

Contact Us - Call Associated Bank HSA Plus Consumer Support at (800) 270-7719 or Email us at hsaplusconsumer@associatedbank.com



PROFILE

Home Dashboard Accounts Tools & Support Statements & Notifications **Profile** I Want to... ▼

Profile **Profile / Profile Summary**

Banking/Cards Profile Update Profile Dependents Add Dependent

Payment Method

Login Information Beneficiaries Add Beneficiary

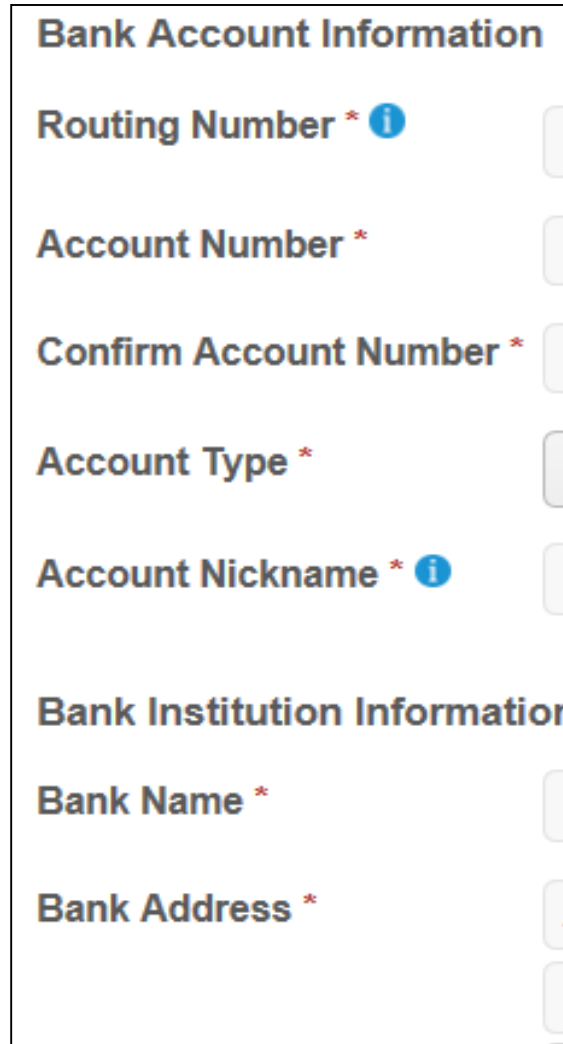
Authorized Signers Add Authorized Signer



BANK ACCOUNT INFORMATION

Information needed:

- Allows you to transfer money between your HSA account and ANY other checking or savings
- Can be at any financial institution
- Contributions and distributions



The image shows a screenshot of a digital form titled "Bank Account Information". The form is divided into two main sections. The first section, "Bank Account Information", contains the following fields: "Routing Number *" with an information icon, "Account Number *" with a "2" on the right, "Confirm Account Number *" with a "2" on the right, "Account Type *" with a "0" on the right, and "Account Nickname *" with an information icon. The second section, "Bank Institution Information", contains the following fields: "Bank Name *" with an "A" on the right, and "Bank Address *" with an "A" on the right. The form is presented in a clean, white interface with a thin black border.



PAYMENT METHOD

Profile

Banking/Cards

Payment Method

Login Information

Payment Method / Update Payment Method

Primary Payment Method

Debit Card [View Card](#)

Your Debit Card provides convenient access to your benefit dollars. Use the card to pay qualified medical expenses for you and your qualified dependents.

Your account automatically includes a debit card. You may choose to allow your dependents to use a debit card.

Alternate Payment Method

Direct Deposit

Signing up for direct deposit will allow your disbursements to be deposited in your designated bank account.

Current Bank Account

Checking

xxxx5678

[Update Bank Account](#)

Check

A reimbursement check will be sent via U.S. mail based on your normal reimbursement schedule.

Cancel

Submit

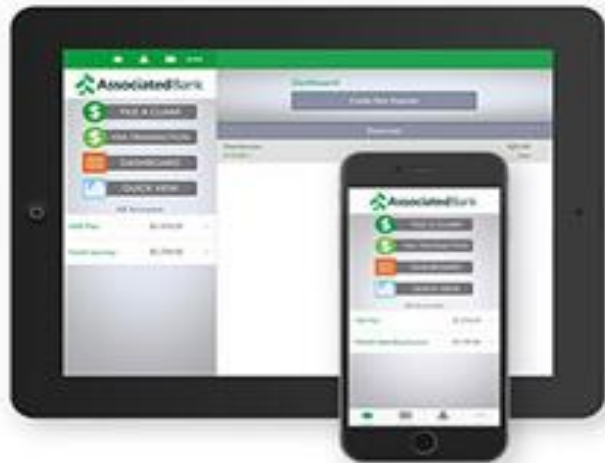


HSA PLUS MOBILE APP

Manage Your HSA Plus Account From the Palm of Your Hand

Download the Associated Bank HSA Plus mobile app today. Same login and password as online.

Want to check your HSA Plus account balance and submit receipts from anywhere? There's an app for that! The HSA Plus mobile app lets you easily and securely access your HSA account, submit claims, 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.



TRANSACTION OTHER THAN DEBIT CARD

Home Dashboard **Accounts** Tools & Support Statements & Notifications Profile I Want to... ▼

Balance Detail ⓘ **Accounts / Make HSA Transaction**

Total Available Balance
\$185.42

Balance Detail ▼

Create Transaction * Required

From *

To *

- Select an account...
- ASSOCIATED BANK N.A. / Checking (xxxx5678)
- Me (Check)
- Someone Else

Contact Us - Call Associated Bank HSA Plus Consumer Support at (800) 270-7719 or Email us at hsaplusconsumer@associatedbank.com

Associated Bank N.A., Member FDIC



HSA PLUS INVESTMENT ACCOUNT

- Variety of mutual funds* with different investment objectives
- Can set up automatic “sweeps” into investment account
- \$1,000 minimum cash account balance
- Monthly \$2 administration fee and a service fee of .003 on the account balance
- Manage my account:
 - Investment elections
 - Realign investments
- Prospectus available via Portal
- Fund oversight by 22 CFA’s



*Investors should carefully consider the investment objectives, risks, charges and expenses of any mutual fund. This and other important information is contained in each fund’s summary prospectus and prospectus, which can be obtained from your financial professional and should be read carefully before investing. Contract administration services are provided by Associated Trust Company, N.A. to Associated Bank, N.A. Associated Trust Company N.A., is an affiliate of Associated Banc Corp.



MANAGE MY INVESTMENTS

Home
Dashboard
Accounts
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Profile
I Want to... ▼

Account Summary

Account Activity

Investments

Portfolio Performance

Balance History

Fund Activity

Transaction Details

Accounts / Investments / Summary

Update Investment Sweeps
Manage Investments

Current Balance
As of 02/01/2018
\$0.00

=

Beginning Balance
As of 12/20/2017
\$0.00

+

Recent Activity
As of 02/01/2018
\$0.00
[View Details](#)

Rate of Return
12/20/2017 - 02/01/2018
n/a
[View Details](#)

Portfolio %

Election %

Fund Name

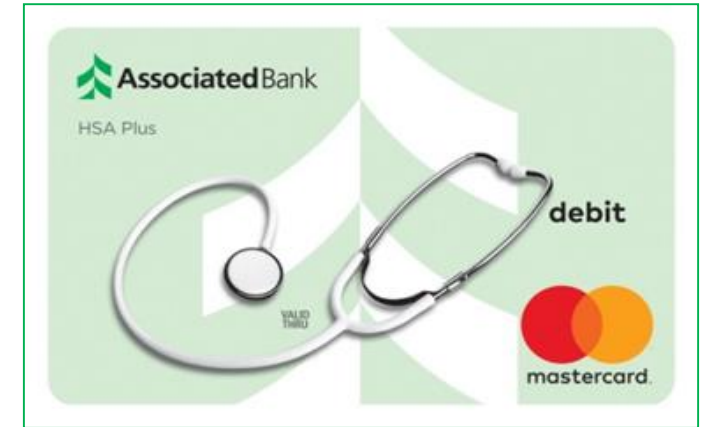
- AMERICAN FUNDS NEW PERSPECTIVE
- AMERICAN FUNDS NEW WORLD F3
- BAIRD MID CAP INSTITUTIONAL
- DODGE & COX BALANCED
- MFS MID CAP VALUE I
- T ROWE PRICE SHORT-TERM BOND I
- VANGUARD 500 INDEX ADMIRAL

Fund Name ▲	Portfolio ⓘ	Election ⓘ	Beginning Balance	Price	Units	Ending Balance
AMERICAN FUNDS NEW PERSPEC...	NaN%	10.00%	\$0.00	\$46.22	0.000	\$0.00
AMERICAN FUNDS NEW WORLD F3	NaN%	20.00%	\$0.00	\$70.81	0.000	\$0.00
BAIRD MID CAP INSTITUTIONAL	NaN%	5.00%	\$0.00	\$20.12	0.000	\$0.00
DODGE & COX BALANCED	NaN%	5.00%	\$0.00	\$110.66	0.000	\$0.00
MFS MID CAP VALUE I	NaN%	20.00%	\$0.00	\$24.50	0.000	\$0.00
T ROWE PRICE SHORT-TERM BON...	NaN%	20.00%	\$0.00	\$4.68	0.000	\$0.00
VANGUARD 500 INDEX ADMIRAL	NaN%	20.00%	\$0.00	\$260.94	0.000	\$0.00
Total	100.00%	100.00%	\$0.00	-	-	\$0.00



HSA PLUS DEBIT CARD

- Daily HSA Plus Debit Card limit at merchants/providers is \$3,500
- ATM access for reimbursement of qualified expenses
 - Maximum 5 transactions of \$305 at ATM
 - No fee at Associated Bank ATMs
- Additional cards upon request at no cost for spouse or dependents over 18
- Card can be used in response to “balance due” notice from a hospital, doctor, dentist, or vision provider



ASSOCIATED HSA PLUS FEATURES

Channels available to access your funds:

- Debit card
- ATM cash withdrawals
- Mobile Banking
- Free Online Banking with Bill Pay
- Online Banking transfers
- Online reimbursement form accessed from HSA.AssociatedBank.com



QUESTIONS



Email: HSAPlusEmployer@AssociatedBank.com

