

HSA Plus

Employee Guide



Table of contents

HSA Plus benefits 4

Getting started..... 5

Contributing to your HSA Plus 6

Using your HSA funds. 7

Your HSA Plus at Associated Bank 9

HSA Plus Online Portal Quick Start Guide

 Welcome. 10

 Overview

 How to Register

 Home Page Navigation 11

 Distribution Request

 Faster Distributions12

 Contributions

 Investment Access & Balance

 Dashboard13

 Pay or Edit An Expense.....14

 Payment History15

 Debit Card

 Personal Profile, Beneficiaries, Login, Password

 Statements

 Forms, Resources, Plan Information16

 More Information

Associated Bank’s HSA Investment Account..... 17

Qualified medical expenses at a glance 21



HSA Plus

Save for tomorrow's
medical expenses
while enjoying tax
advantages today.

Associated Bank is pleased to offer Health Savings Accounts (HSA) through your employer-sponsored qualified High Deductible Health Plan (HDHP).

An enrollment in a qualified HDHP allows you to contribute to an HSA account to pay for qualified medical expenses not covered by the HDHP; your employer can contribute to your HSA as well. 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- The money withdrawn isn't federally taxed, as long as it's spent on approved health-related expenses.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.

To be eligible for an HSA, you must be enrolled in an HDHP and not enrolled in other forms of low-deductible health insurance. While an HDHP has higher deductibles than traditional insurance policies, they typically feature lower premiums, which could save you money.

Enclosed is information on the basic features of your HSA. If you have questions or need assistance, please contact your HR/benefits department or 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 plan document, contract, rule, regulation or law will apply.

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



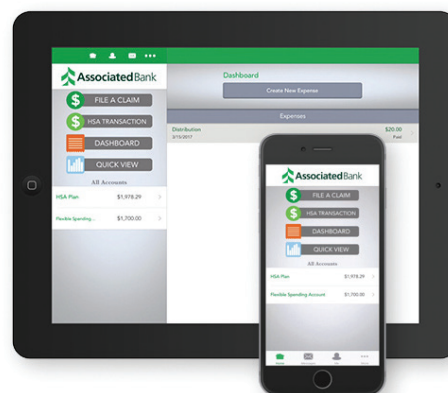
Manage your HSA Plus account from the palm of your hand

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.



Getting started

Who can set up an HSA?

To be eligible for an HSA, you must:

- Be covered by a qualified High Deductible Health Plan (HDHP).
- Not be covered by another form of “low-deductible” health insurance.
- Not be claimed as a dependent on someone else’s tax return.
- Not be covered by Medicare (Part A, Part B or Part D).

While company owners can sign up for an HSA, certain owners may not be able to contribute to the HSA on a pretax basis. **Please contact your HR/benefits department if you have questions about HSA eligibility.**

When can I set up an HSA?

You can set up an HSA when you enroll in your employer’s HDHP or after you become covered by an HDHP. Your HR/benefits department will direct you on when and how to set up the HSA.

What is a qualified HDHP?

A qualified High Deductible Health Plan (HDHP) is a health plan that:

- Provides coverage for medical expenses.
- Has a minimum annual deductible that meets IRS-stated amounts. (These amounts are indexed for inflation and may increase each year.)
 - Minimum of \$1,300 for single coverage and \$2,600 for family coverage in 2017.
 - Minimum of \$1,350 for single coverage and \$2,700 for family coverage in 2018
- Does not pay any medical expenses, including co-pays, office visits or co-insurance, until the applicable deductible is satisfied, other than for preventative care.

- Has maximum out-of-pocket expenses that do not exceed the IRS-specified amounts. (These amounts are indexed for inflation and may increase each year.)
 - Maximum of \$6,550 for single coverage and \$13,100 for family coverage, except for out-of-network claims, in 2017.
 - Maximum of \$6,650 for single coverage and \$13,300 for family coverage, except for out-of-network claims, in 2018.

Can I be covered under another health plan and still set up an HSA?

Yes, you can, if you are covered by another health plan, such as one from your spouse’s employer. That health plan must meet all of the criteria for a qualified HDHP. However, if you’re enrolled in a health plan that does not meet the criteria for a HDHP, you may not set up an HSA and you must stop contributing to any HSA you do have.

You may also set up an HSA if you are covered by:

- Dental
- Vision
- Short- and long-term disability
- Life and accident
- Long-term care
- Limited-scope health coverage and certain limited flexible spending arrangements such as:
 - Insurance for specific types of diseases or illnesses (e.g., cancer plans)
 - Hospital indemnity plans
 - Limited Purpose FSA (dental and vision only)
 - Post-deductible HRAs

In order to participate in an HSA and Health Flexible Spending Arrangement at the same time, the Health Flexible Spending Arrangement, whether provided by your or your spouse’s employer, must typically be limited to reimbursing dental expenses, vision

care expenses and/or medical expenses that exceed your HDHP deductible. Check with your or your spouse's benefits administrator to determine if you can participate in any Health Flexible Spending Arrangement offered by your or your spouse's employer.

If you are enrolled in Medicare or Medicaid, or have coverage under Tricare (military insurance), you are not eligible to contribute to an HSA. During your first year of Medicare, your HSA contributions will be prorated based on the number of months you were not enrolled in Medicare. Please consult your tax advisor to determine your eligibility for HSA contributions.

A veteran's receipt of VA hospital care or medical services for a service-connected disability will not affect his or her ability to make HSA contributions.

Can I set up an HSA if my spouse and/or dependents are covered under another health plan?

Yes. As long as you, the HSA account owner, are covered by a qualified HDHP and are not covered by any other form of low deductible insurance, your spouse and your dependents may still be able to participate in other health insurance (e.g., through your spouse's employer's insurance plan), without affecting your HSA eligibility. You may also use your HSA funds to pay for the qualified medical expenses of your spouse and IRS qualified dependents, even if they are covered under another health plan.

Contributing to your HSA Plus

How much money can I put into my HSA?

General contribution limit

The maximum contribution in 2017 is \$3,400 for single coverage, and \$6,750 for family coverage. The maximum contribution in 2018 is \$3,450 for single coverage, and \$6,900 for family coverage. The total amount contributed by you and your employer cannot exceed this maximum. If your spouse has his or her own HSA, the following special rules apply:

- If you and your spouse each have single HDHP coverage, you may each contribute up to the maximum single coverage limit to your respective HSAs.
- If you or your spouse has single HDHP coverage, and the other person has family HDHP coverage, you and your spouse together may contribute no more than the maximum family coverage limit, divided between your HSAs as you agree.

- If you and your spouse both have family HDHP coverage, you and your spouse together may contribute no more than the maximum family coverage limit, divided between your HSAs as you determine.

Full contribution rule

If your HDHP coverage starts mid-year, you may make the full HSA contribution (single or family, whichever applies) for that entire year, if:

- You are HSA eligible on December 1 of that tax year; and
- You remain HSA eligible through the entire next calendar year (January through December).

If you do not remain HSA eligible through the entire next calendar year (other than due to death or disability), you must work with your tax advisor to report any excess contributions made in both the current and prior tax years.

Catch-up contribution limit

The catch-up contribution limit is \$1,000. If you are at least age 55 by the end of the calendar year and meet the HSA eligibility requirements, you may make an additional catch-up contribution to your HSA.

If your spouse is at least age 55 by the end of the calendar year and meets the HSA eligibility requirements, he or she may also make a catch-up contribution to his or her own HSA. Your spouse must have an individual HSA to make a catch-up contribution; you may not make a catch-up contribution on behalf of your spouse to your HSA.

What happens if I put too much money into my HSA?

You are responsible for making sure you don't exceed the maximum HSA contribution limit. If, at the end of the year, you've contributed too much to the account, you must report the excess amount to the IRS on your federal income tax return and pay income taxes on that amount. You will also have to pay excise taxes on the excess amount, unless you withdraw the excess and any earnings attributable to that excess before that year's IRS deadline. Visit [AssociatedBank.com/HSAPlus](https://www.associatedbank.com/HSAPlus) to obtain a withdrawal form. For more information on the taxation of excess HSA contributions, contact your tax advisor.

Using your HSA funds

Qualified expenses, withdrawals and tax filing

What can I use my HSA funds for?

You can use the funds in your HSA to pay for qualified medical expenses, as defined by the IRS, incurred by you, your spouse and your IRS-qualified dependents. Generally, medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. (See page 21 for a basic list of qualified medical expenses.)

Expenses solely for cosmetic reasons generally are not expenses for medical care, nor are expenses that are merely beneficial to one's general health (e.g., vacations).

Who determines if an expense is a qualified medical expense?

The IRS considers an HSA to be an "individual account." You, the account owner, must determine if a particular medical expense is a qualified medical expense that can be reimbursed from your HSA. While you can contact your benefits administrator or your tax advisor for assistance, it is ultimately your responsibility to determine whether a particular expense qualifies. In the event of an IRS audit, you will be required to present proof (generally in form of receipts) that HSA funds were used to pay for qualified medical expenses. For additional information, please visit [IRS.gov](https://www.irs.gov).

What if I use my HSA funds to pay for a non-qualified medical expense?

If you're under age 65 and use your HSA funds to pay for a non-qualified medical expense, you may need to pay ordinary income taxes, tax penalties and excise taxes on that amount. If you're over age 65, or become disabled at any age, and use your HSA funds to pay for a non-qualified medical expense, you will pay ordinary income taxes (but not excise taxes or penalties) on that amount.

It is your responsibility to pay the taxes and/or penalties on HSA withdrawals used for non-qualified medical expenses and report them on your tax return. Failure to do so may result in additional penalties.

How do I get money out of my HSA to pay for qualified medical expenses?

You can withdraw money for qualified medical expenses in several ways:

- Use your HSA Plus debit card to pay the pharmacy, doctor or other medical care provider directly.
- Make a withdrawal at an ATM.
- Use the HSA Plus online portal or HSA Plus mobile app.
- You may use another account to pay for HSA-eligible items and reimburse using the HSA Plus portal. Please remember to keep electronic copies of all receipts.

To receive reimbursement through direct deposit to your account or have a check mailed to you, create a disbursement in the HSA Plus Portal or use the Distribution Request Form.

Do *not* use your HSA debit card or make any other form of payment when you initially visit your healthcare provider. Please wait for your medical claims to be processed so all appropriate discounts are applied. However, you can pay for pharmacy services at the initial point of purchase after any plan discounts have been applied.

Be sure to keep all receipts for qualified medical expenses you pay using your HSA. If the IRS ever audits you, you will need to prove that you used your HSA funds to pay for qualified medical expenses.

You can scan receipts or use the HSA Plus mobile app to upload receipts into the HSA Plus online portal for safekeeping.

Will I have to pay taxes on my HSA?

No. You will not have to pay federal income taxes on the contributions and interest you earn in your HSA, unless you are no longer HSA-eligible. In addition, you do not have to pay federal income taxes on money you withdraw from your HSA, as long as it's used to pay for qualified medical expenses. However, state income taxes may apply. Please consult with your tax advisor.

Can I claim the contributions as a tax deduction?

No. You cannot claim contributions deducted from your payroll, as they are pre-tax. You may, however, contribute to your HSA post-tax if you have not exceeded the maximum contribution allowed. You can transfer funds from your personal bank account into your HSA account using the mobile app or online portal, and then report that contribution on your tax returns to claim your deduction at tax filing time. You have until Tax Day of the following year to make your contribution. For example, all contributions for 2017 must be completed by April 17, 2018.

What tax forms will I need for filing?

Associated Bank will provide the following tax documents if you have HSA activity that must be reported:

- The Fair Market Value Statement is provided in January each year and shows your balance at the beginning of the tax year, all amounts credited, all amounts debited and the end-of-year balance. It's a summary of the account activity for the tax year and is not intended for tax filing.
- Form 1099-SA is provided in January each tax year, and shows the amounts reported as distributions to the IRS. A separate 1099-SA is provided for each type of IRS distribution code.
- Form 5498-SA is provided in late April/early May each tax year and shows the amounts reported as contributions to the IRS. This amount reflects all contributions to the HSA and does not differentiate if the contribution was made pre- or post-tax.

Your employer will provide a W-2 Form listing all employer and employee pre-tax contributions in Box 12 with code W. Please contact your tax advisor for more information on filing your taxes.

Are HSA tax documents available online?

All of your HSA Tax Documents, including corrections or updates, can be found by clicking on the Statements & Notifications tab and choosing HSA Tax Documents.

Your HSA Plus at Associated Bank

Interest, statements and account information

Where can I access my account information?

To view your current balance or account activity, visit AssociatedBank.com/HSAPlus and click **Sign In** to access Associated Bank's HSA Plus portal. You can also view account information through the HSA Plus mobile app or by calling 800-270-7719.

What happens to any money left in my HSA at the end of the year?

Any unused money carries over into the new year, remains in your HSA and may earn interest.

HSA Plus Online Portal Quick Start Guide

HSA Plus Consumer Portal: Access, view and manage your HSA Plus account in this convenient one-stop site — 24/7!

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, with 24/7/365 availability, HSA information, forms and notifications.
- Integrated access to your investment* portal, so you only need to remember one username and password.
- Fund performance and prospectus information for available mutual funds.
- Paperless administration, including online account summary reports.
- Ability to upload receipts and track expenses.

- Up-to-the-minute account balances.
- Account activity details.
- Distribution requests.
- A full view of account activity, including contributions, deductions and payments.

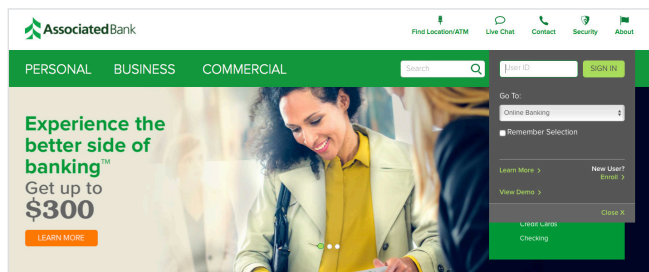
The portal is designed to be easy to use and convenient. There are two ways to navigate the site:

1. Work from sections within the Home Page, or
2. Hover over the six tabs at the top of Home Page to see drop-down menus.

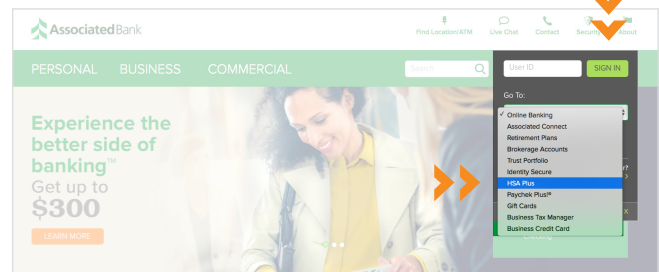
GET STARTED

How do I log on to the Home Page?

STEP 1: Go to www.AssociatedBank.com.



STEP 2: Under Sign In, select HSA Plus and then click on Sign In.



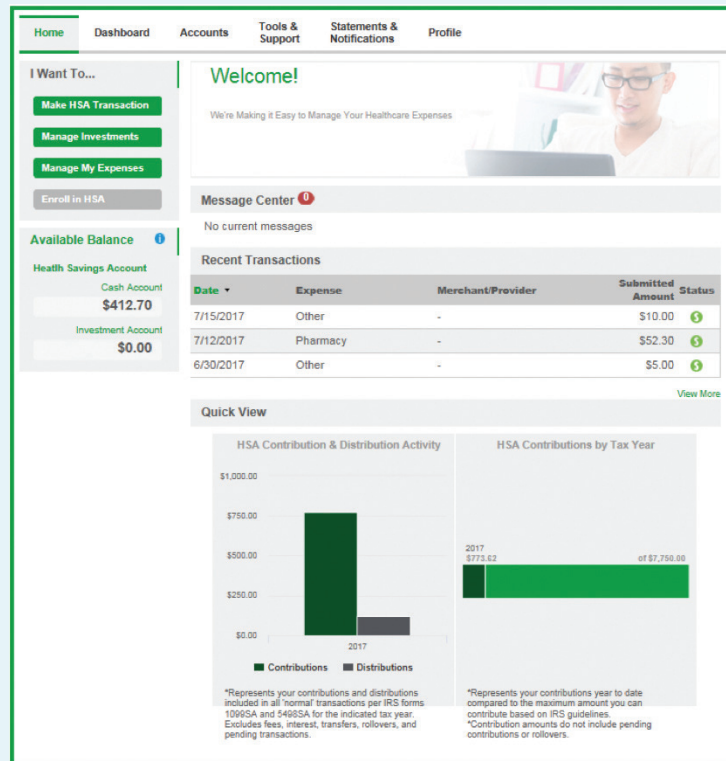
STEP 3: If you are logging in to your employer-enrolled plan for the first time, click on New User to create your Username and Password. You will be prompted to complete security questions and sign your Terms of Conditions.

The Home Page is easy to navigate.

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

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 within the Consumer Portal.
- 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.

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.

DID YOU KNOW?

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



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. The next quickest way to receive reimbursement is to create an ACH transfer (account to account) to your personal checking account.

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** 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.

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, and then report that contribution on your tax returns to claim your deduction at tax filing time.

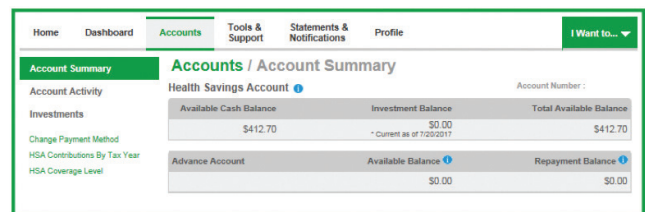
1. To make a personal contribution from a personal banking account to your HSA, select the link in the **I Want To** section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not, then add a new bank account by following the link.
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 becomes available in your HSA as soon as it is deposited.

How do I sign up to access/sweep cash to investments*?

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. See “**How do I change my investment elections?**” on page 19.

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.



The screenshot shows the 'Accounts / Account Summary' page for a Health Savings Account. It displays the following information:

Health Savings Account		
Available Cash Balance	Investment Balance	Total Available Balance
\$412.70	\$0.00 <small>* Current as of 7/25/2017</small>	\$412.70
Advance Account	Available Balance	Repayment Balance
	\$0.00	\$0.00

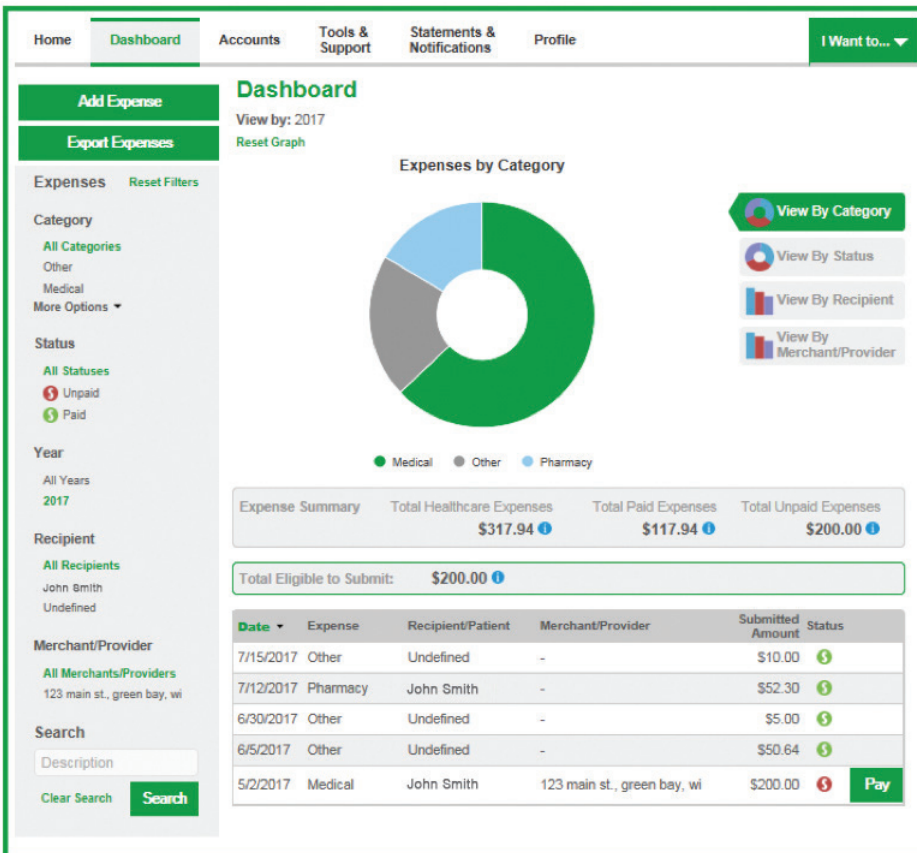
All health care expense activity in one place.

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 options on the left-hand navigation pane or by clicking on the field headers within the Dashboard.
3. You can search for 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.



The screenshot shows the Dashboard interface with a navigation bar at the top containing 'Home', 'Dashboard' (selected), 'Accounts', 'Tools & Support', 'Statements & Notifications', and 'Profile'. A 'I Want to...' dropdown is on the right. The left sidebar has 'Add Expense' and 'Export Expenses' buttons. Below these are filters for 'Expenses' (Category: All Categories, Other, Medical; Status: All Statuses, Unpaid, Paid; Year: All Years, 2017) and 'Recipient' (All Recipients, John Smith, Undefined). The main area features a 'Dashboard' title, 'View by: 2017', and a 'Reset Graph' link. A donut chart titled 'Expenses by Category' shows Medical (green), Other (grey), and Pharmacy (blue). To the right of the chart are buttons for 'View By Category', 'View By Status', 'View By Recipient', and 'View By Merchant/Provider'. Below the chart is an 'Expense Summary' table with columns for Total Healthcare Expenses (\$317.94), Total Paid Expenses (\$117.94), and Total Unpaid Expenses (\$200.00). A 'Total Eligible to Submit' box shows \$200.00. At the bottom is a table of expenses with columns for Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status. The last row is highlighted and has a 'Pay' button.

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

How do I pay an expense?

1. You may 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 from the Dashboard.

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		Date(s) of Service: 7/12/2017		
	Requested On: 7/12/2017		Account: Health Savings Account		
	Expense Category: Pharmacy		Paid: \$52.30		
	Source: Online				
	Update Expense/Upload Receipt				

How do I view my payment history?

1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the left-hand menu.
2. You will see payments made to date, including debit card transactions.

How do I report a debit card missing and/or request a new card?

1. From the **Home Page**, under the **Profile** tab, click the **Banking/Cards** link on the left-hand side of the screen.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

How do I update my personal profile?

1. From the **Home Page**, under the **Profile** tab, you will find links to update profile information including profile summary details, dependents, beneficiaries and authorized signers.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

How do I change my login and/or password?

1. From the **Home Page**, select the **Profile** tab and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen to change password, username or your security questions. (The first time you log into a new account, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.

Are HSA statements available online?

You can access your HSA Summary report by clicking on the **Statements & Notifications** tab. You will see a listing of your three most recent monthly HSA Account Summaries. To see the last two years of statements, click on **View All**.

Your HSA Investment Summary can be found in the **Manage Investments** section and by choosing **Investment Account Summary**.

Where can I find HSA forms and resources?

Forms pertaining to HSA distributions, excess contributions and other needs can be found under the **Tools & Support** tab. Additional resources, such as FAQs and investment information, can also be found under the **Tools & Support** tab.

How do I view or access plan information?

1. From the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page.
2. Under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Click each applicable plan to see plan details.

More helpful information

From the **Home Page**, under the **Tools & Support** tab, you will find links that connect you to helpful information.

You can also visit AssociatedBank.com/HSAPlus.

Associated Bank’s HSA Investment Account

What is a HSA Investment Account?*

If you accumulate more than \$1,000 and don’t intend to use it immediately, Associated Bank offers a self-directed option to invest your money in mutual funds. Visit AssociatedBank.com/HSAPlus, and click **HSA Investment Selections** to learn more.

Is there a charge to open a HSA Investment Account?

No. However, you will be subject to a \$2 monthly investment service fee plus a management fee equal to thirty basis points (.0030) per year on balances in your HSA Plus investment accounts, as of the quarterly date that fees are processed (within 15 days prior to the end of each quarter). Other fees may apply. Investors should read and understand the prospectus before investing.

GET STARTED

Setting up an investment account

STEP 1: Log in to the HSA portal. (If this is your first time, select **New User** to set up a username and password.)

Associated Bank

Login

Welcome to your single source for all you need to know about your Associated Bank HSA Plus account. View and manage your account balance, summary information, track your expenses and more!

Existing User?

Login to your account

Username [Forgot Username?](#)

Password [Forgot Password?](#)

Login

Setting up a New Account with Employer Code?

It's easy to apply for a new account. Please enter "ABK-" and then your 6-digit employer code. Click 'Get Started' below to begin

Code

Get Started

New User?

[Create your new username and password](#)

Contact Us - Call Associated Bank HSA Plus Consumer Support at (800) 270-7719
Associated Bank N.A., Member FDIC

STEP 2: Under the “I Want To...” section, click **Manage Investments**.

Home Dashboard

I Want To...

Make HSA Transaction

Manage Investments

Manage My Expenses

Investments, Securities and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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Investment management services are provided by Kellogg Asset Management, LLC® (“KAM”), an SEC-registered investment adviser. 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.

Health Savings Investment Account (cont.)

STEP 3: Click on **Setup Investment Transfers**.



Setup Investment Transfers

Manage Investments

STEP 4: Set your investment threshold amount at or above \$1,000 and click the box to define the investment sweep. Click **Save** to continue.

Manage Investment Transfers



You are eligible to invest a portion of the funds from your HSA into an investment account. By setting your investment transfer threshold, we will automatically sweep funds into the investment account once your available cash balance exceeds the sweep threshold amount by \$100 or more. Likewise, when your available cash account balance falls below the sweep threshold by \$100 or more, funds will be automatically swept back to your cash account from your investment account.

To get started, click on the "Define Investment Sweep Amount" checkbox below and enter your desired threshold. Be sure to turn off any pop-up blockers prior to clicking save. Note that the investment portal loads in a separate window and you will be asked to answer a security question to proceed. Remember to complete your self-directed investment allocation percentages in the investment portal. If you do not specify allocations, your investment dollars will default 100% to the Dodge & Cox Balanced fund.

Your investment transfer threshold may be set equal to or above \$1000. Please enter a value that is an increment of 100.

Define Investment Sweep Amount: ☒

Transfer Funds to Investment When My Cash Balance Exceeds: 1000

Investment Services: Not FDIC Insured • No Bank Guarantee • May Lose Value

Close



Save

STEP 5: Click on **Manage Investments** to go to the investment platform.

Setup Investment Transfers

Manage Investments



STEP 6: Answer your security question. There are three that rotate total. This is a pop-up screen. You may have to disable pop-up blockers if you do not see this screen immediately.

Authentication



In order to manage your investments, you must answer the following security question.

Security Question What is the model of your first car?

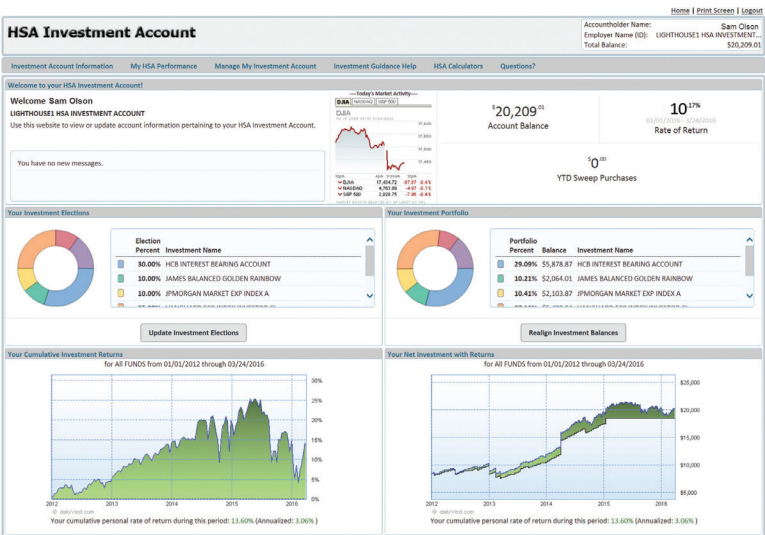
Answer *

Cancel

Submit

Health Savings Investment Account (cont.)

STEP 7: The investment portal opens in a separate window.



STEP 8: Select **Manage My Investment Account**. Manage your investments as you see fit. When the session is over, close the tab or log off to return to the portal.

Investment Guidance Help asks a series of questions as a starting point for selecting funds that may fit your investment style.

How do I change my investment* elections?

To set up or change your investment elections for future contributions to your investment account, click on the **Update Investment Elections** link on the submenu under **Manage My Investment 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.

The screenshot displays the 'Update Investment Elections - ALL SOURCES' form. It lists various investment options with their current and new percentages. The form includes a 'Submit Election Change Request' button at the bottom.

Investment Name	Links	Current %	New %
HCB INTEREST BEARING ACCOUNT		100%	0 %
AMER FDS GROWTH FND OF AMER F1		0%	25 %
NORTHERN SMALL CAP VALUE		0%	0 %
VANGUARD SMALL CAP GROW INDEX		0%	0 %
AMER FDS EUROPEAN GROWTH F1		0%	25 %
VANGUARD 500 INDEX INVESTOR CL		0%	0 %
PIMCO TOTAL RETURN ADMIN		0%	0 %
VANGUARD MID CAP INDEX INV CL		0%	0 %
VANGUARD SMALL CAP BLEND INDEX		0%	10 %
VANGUARD TOTAL INTL STOCK IDX		0%	0 %
VANGUARD EMERGING MKTS SK IDX		0%	10 %
VANGUARD TOTAL WORLD STOCK IDX		0%	0 %
VANGUARD INTERMED TERM BND IDX		0%	25 %
VANGUARD TOTAL BOND INDEX INV		0%	0 %
JAMES BALANCED GOLDEN RAINBOW		0%	0 %
TROWER PRICE CAPITAL APPREC ADV		0%	5 %
IVY ASSET STRATEGY A		0%	0 %
JPMORGAN MARKET EXP INDEX A		0%	0 %
NEUBERGER BERMAN MID CAP GR A		0%	0 %
FIDELITY ADV DIVERSD INTL A		0%	0 %
NUVERN REAL ESTATE SECURITIES A		0%	0 %
TEMPLETON GLOBAL BOND A		0%	0 %
			100%

Health Savings Investment Account (cont.)

How do I transfer funds from one investment* to another?

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

Realign Investment Balances 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 (3 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Home | Print Screen | Logout

HSA Investment Account AccountHolder Name: Sam Olson
Employer Name (ID): LIGHTHOUSE HSA INVESTMENT
Total Balance: \$26,299.02

Investment Account Information My HSA Performance Manage My Investment Account Investment Guidance Help HSA Calculators Questions?

Realign Investment Balances

Realign Investment Balances - ALL SOURCES

Realign Investment Balances takes your current dollars in your account and redistributes them. This generally affects your entire investment account balance. To Realign your current balances, enter percentage(s) below and click the "Submit Realignment Request" button. This option only changes your current investment account balance.

Important
As an ongoing effort to discourage market timing and short term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies. If your trade is subject to a redemption fee or an excessive trading restriction, a message will appear on the screen below and you will have the opportunity to discontinue the trade. Specific fees and excessive trading policies are defined in the online prospectus available under the Fund Performance & Information tab.

Please be advised that requests initiated after 3:00 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

Investment Name	Links	Balance	Current %	New %	Trading Policy
HCB INTEREST BEARING ACCOUNT		\$377.48	100.00%	0%	
AMER FDS GROWTH FND OF AMER F2		\$0.00	0.00%	0%	
NORTHERN SMALL CAP VALUE		\$0.00	0.00%	0%	
VANGUARD SMALL CAP GROW INDEX		\$0.00	0.00%	0%	(H)
AMER FDS EUROPEAN GROWTH F1		\$0.00	0.00%	0%	
VANGUARD 500 INDEX INVESTOR CL		\$0.00	0.00%	0%	(H)
PIMCO TOTAL RETURN ADMIN		\$0.00	0.00%	0%	
VANGUARD MID CAP INDEX INV CL		\$0.00	0.00%	0%	(H)
VANGUARD SMALL CAP BLEND INDEX		\$0.00	0.00%	0%	(H)
VANGUARD TOTAL INTL STOCK IDX		\$0.00	0.00%	0%	(H)
VANGUARD EMERGING MKETS S&P		\$0.00	0.00%	0%	(H)
VANGUARD TOTAL WORLD STOCK IDX		\$0.00	0.00%	0%	(H)
VANGUARD INTERMED TERM BND IDX		\$0.00	0.00%	0%	(H)
VANGUARD TOTAL BOND INDEX INV		\$0.00	0.00%	0%	(H)
JAMES BALANCED GOLDEN RAINBOW		\$0.00	0.00%	0%	
TROWE PRICE CAPITAL APPRECI ADV		\$0.00	0.00%	0%	
IVV ASSET STRATEGY A		\$0.00	0.00%	0%	
PRUDEN MARKET OPP INDEX A		\$0.00	0.00%	0%	
NEUBERGER BERMAN MID CAP GR A		\$0.00	0.00%	0%	
FIDELITY ADV DIVIDEND INTL A		\$0.00	0.00%	0%	
NUVEEN REAL ESTATE SECURITIES A		\$0.00	0.00%	0%	
TEMPLETON GLOBAL BOND A		\$0.00	0.00%	0%	
Total					

Trading Policy - Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. The prospectus is available under the Fund Performance & Information tab.

Submit Realignment Request

Transfer Between Funds initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3 p.m. CST) 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. See the previous question and answer for steps to change elections for future contributions.

Home | Print Screen | Logout

HSA Investment Account AccountHolder Name: Sam Olson
Employer Name (ID): LIGHTHOUSE HSA INVESTMENT
Total Balance: \$26,299.02

Investment Account Information My HSA Performance Manage My Investment Account Investment Guidance Help HSA Calculators Questions?

Transfer Between Funds

Transfer Between Funds

- Select Transfer Type**
Select a transfer type from the list below. If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the "Percent to Percent" transfer option.
- Enter Amount or Percentage**
Enter the amount in percentage you would like to transfer from and then enter where those funds should be transferred to. You may select more than one fund. Once completed, click the "Submit Transfer Request" button.
- Trade Notes**
If your trade is subject to a redemption fee, you will be notified and have the opportunity to cancel the trade.

Please be advised that requests initiated after 3:00 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

Transfer Type

☒ Dollar to Dollar
☐ Dollar to Percent
☒ Percent to Percent

Investment Name	Links	Fee/Policy	Balance	Available To Transfer	Transfer From	Transfer To	Restrictions	Projected Balance
HCB INTEREST BEARING ACCOUNT			\$377.48	100%	50 %			\$188.74
AMER FDS GROWTH FND OF AMER F2			\$0.00	100%		25 %		\$47.25
NORTHERN SMALL CAP VALUE			\$0.00	100%		25 %		\$47.25
VANGUARD SMALL CAP GROW INDEX		(H)	\$0.00	100%		10 %		\$35.87
AMER FDS EUROPEAN GROWTH F1			\$0.00	100%		40 %		\$75.50
VANGUARD 500 INDEX INVESTOR CL		(H)	\$0.00	100%				\$0.00
PIMCO TOTAL RETURN ADMIN			\$0.00	100%		0 %		\$0.00
VANGUARD MID CAP INDEX INV CL		(H)	\$0.00	100%		0 %		\$0.00
VANGUARD SMALL CAP BLEND INDEX		(H)	\$0.00	100%		0 %		\$0.00
VANGUARD TOTAL INTL STOCK IDX		(H)	\$0.00	100%		0 %		\$0.00
VANGUARD EMERGING MKETS S&P		(H)	\$0.00	100%		0 %		\$0.00
VANGUARD TOTAL WORLD STOCK IDX		(H)	\$0.00	100%		0 %		\$0.00
VANGUARD INTERMED TERM BND IDX		(H)	\$0.00	100%		0 %		\$0.00
VANGUARD TOTAL BOND INDEX INV		(H)	\$0.00	100%		0 %		\$0.00
JAMES BALANCED GOLDEN RAINBOW			\$0.00	100%		0 %		\$0.00
TROWE PRICE CAPITAL APPRECI ADV			\$0.00	100%		0 %		\$0.00
IVV ASSET STRATEGY A			\$0.00	100%		0 %		\$0.00
PRUDEN MARKET OPP INDEX A			\$0.00	100%		0 %		\$0.00
NEUBERGER BERMAN MID CAP GR A			\$0.00	100%		0 %		\$0.00
FIDELITY ADV DIVIDEND INTL A			\$0.00	100%		0 %		\$0.00
NUVEEN REAL ESTATE SECURITIES A			\$0.00	100%		0 %		\$0.00
TEMPLETON GLOBAL BOND A			\$0.00	100%		0 %		\$0.00
Total			\$377.48	\$377.48	\$188.74	100.00%		\$377.48

5 **Contingent Redemption Day** - A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to offset fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. The prospectus is available under the Fund Performance & Information tab.

6 **Trading Policy** - Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. The prospectus is available under the Fund Performance & Information tab.

Submit Transfer Request Reset

Qualified medical expenses at a glance

To maximize the value of your HSA, you must use your account funds for expenses the IRS deems acceptable. Please note that the following is not meant to be an all-inclusive listing and may contain items which require that specific criteria be met before the expense can be considered qualified.

For a complete list, see Section 213 of the IRS rules (IRS.gov) or contact the Internal Revenue Service.

When checking whether a procedure or product is qualified, consider the following general definition for medical care expenses before consulting the IRS:

Medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses solely for cosmetic reasons generally are not expenses for medical care. Also, expenses that are merely beneficial to one's general health (e.g., vacations) are not expenses for medical care.

Qualified medical expenses

You can generally include medical expenses you pay for yourself, as well as those you pay for someone who was your spouse or dependent, either when the services were provided or when you paid for them.

Acupuncture	Dental treatment
Adoption	Dentures
Alcoholism	Diagnostic services
Ambulance services	Disabled dependent care expenses
Artificial limb/Prosthesis	Drug addiction treatment
Artificial teeth	Eye examination
Automobile modifications	Eyeglasses and cleaner
Bandages	Eye surgery
Birth control pills	Fertility enhancements/Infertility treatments
Blood pressure monitoring devices	Fluoridation device
Body scan	Genetic testing for medical conditions
Braille books and magazines	Guide dog or other service animal
Breast pumps and supplies	Hearing aid and batteries
Breast reconstruction surgery	Holistic or natural remedies
Chiropractor services	Hospital services
Christian Science practitioner	Immunizations/Vaccines
Circumcision	Inclinators
Contact lenses and cleaning solutions	Insulin
Co-payments	Laboratory fees
Crutches	Lead-based paint removal
Deductibles	Legal fees

Qualified medical expenses at a glance (cont.)

Medic alert bracelet or necklace
Medical conferences
Medical monitoring and testing devices
Medical services
Nursing home
Nursing services
Nutritionist's professional expenses
Operations
Optometrist
Orthodontic services
Osteopath
Oxygen and equipment
Patterning exercises
Physical exams
Physical therapy
Pregnancy test
Prescription drugs
Prescription ear plugs
Prescription reading glasses
Prescription safety glasses
Prescription sunglasses
Psychiatric care
Psychoanalysis
Psychologist
Screening tests
Smoking program
Special education
Special home for mentally handicapped
Sterilization/Vasectomy
Supplies to treat medical condition
Surgery
Telephone equipment and repair
Television equipment
Transplants
Transportation
Viagra
Wheelchair
Wigs
X-ray fees

Non-qualified medical expenses

Baby-sitting
Childbirth classes
Controlled substances
Cosmetic supplies
Cosmetic surgery
Dance lessons
Diaper service
Electrolysis
Exercise equipment
Face cream
Feminine hygiene products
Fitness programs
Future medical care
Funeral expenses
Hair loss medications
Hair transplant
Health club dues/Fees
Health institute
Household help
Illegal operations/Treatments
Insurance premiums
Maternity clothes
Medicines and drugs from other countries
Nutritional supplements/Vitamins
Over-the-counter medicine (except with a doctor's prescription)
Personal trainer
Personal use items
Shampoos/Soaps
Special foods
Suntan lotion/Sunscreen
Swimming lessons
Teeth whitening/Bleaching
Toothbrush/Toothpaste
Veterinary fees
Weight-loss program

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AssociatedBank.com/HSAPlus
800-270-7719

The general HSA program information provided here has been drawn from sources believed to be reliable as of August 14, 2017. Every effort has been made to ensure the accuracy of the material. However, government regulatory positions and laws are subject to change, so the accuracy of this information is not guaranteed. Associated Banc-Corp ("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. Member FDIC.