



Associated Benefits Connection®

Benefits Participant Guide

Welcome to Associated Benefits Connection! We're glad you're here!

This guide was designed to give you the tools and resources you need to help manage your benefit plans. This includes your health reimbursement arrangement (HRA), flexible spending account (FSA), dependent care assistance plan (DCAP), transit plan, parking plan, and/or lifestyle spending account (LSA).

Convenient and easy to use, the Associated Benefits Connection® Participant Portal and Associated Benefits Connection® Mobile App provide you with anytime access to your benefit accounts allowing you to:

- View account balances and claim activity details
- Download forms
- Review account notifications
- Update preferences
- Create reimbursement requests
- Upload receipts
- Reimburse to a linked bank account

Contents

Click on the item you would like to view in the list below to navigate to that section.

Participant Checklist4

Participant Portal5

 Accessing the Portal 5

 Completing Required Tasks 6

 Viewing your Personal Information..... 6

 Setting your Notification and Delivery Preferences..... 7

 Viewing your Account Balances..... 7

 Accessing Funds in Your Benefit Accounts 8

 Available Options..... 8

 Debit Card 8

 Direct Deposit 8

 Online Bill Pay..... 10

 Claim Substantiation..... 11

 Requesting New Debit Card 12

 Mobile Application 13

 Accessing the Mobile App..... 13

Additional Resources14

Participant Services Contact Information.....15

Disclosures.....16

Participant Checklist

Below is a list of important items to complete when you first join Associated Benefits Connection. We also recommend reviewing these items annually in case updates are needed.

You can find the instructions for completing these steps and more in the guide.



All participants:

- ☐ Add/update your data on the personal information page.
 - ☐ Contact information including address, mobile phone, and email address are up to date
 - ☐ Bank account information to allow direct deposit of funds into the account of your choice
 - ☐ Dependents whose claims are eligible for reimbursement
- ☐ Set up notification and delivery preferences to receive important announcements about your account.

Participant Portal

You can access your account from any computer, any time, and anywhere! Use the instructions that follow to manage your account.

Accessing the Portal

Our Associated Benefits Connection® Participant Portal is designed to be easy to use and convenient. You can access your account by taking the following steps:

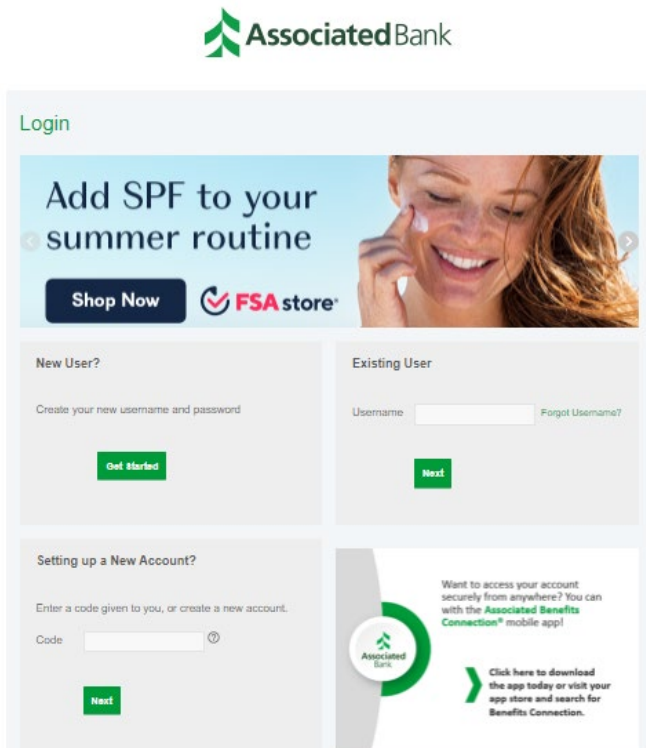


Navigate to AssociatedBank.com.

Under the **Sign In** section, select **Personal**, then **HSA & Benefit Accounts**. Click **Sign In**.

On the login page, you will need to follow one of these paths:

- If it's your first time logging in, locate the **New User?** section. Click the **Get Started** button. You will be walked through the process of creating your username and password.
- If you have already created your login information, locate the **Existing User?** Section. Enter your username in the username field and click **Next**. Enter your password on the following page.



Important Note

Remember to check the banner on the home page for announcements, reminders, savings opportunities, and more.

Completing Required Tasks

If there are any steps you need to complete before you are able to use your plan(s), these will be displayed in the **Tasks** section of the **Home** page. Common tasks:

- Complete annual confirmation of coverage attestation, if applicable
- Set up a bank account for direct deposit

Click on the item you want to complete in the list. The system will bring you to the appropriate page to finish the activity. Once you have completed the task, it will disappear from your tasks list.

Viewing your Personal Information

Within the portal, you can update all your information. To do this, hover over your name at the top right of the screen.

There, you will see four options: **Profile Summary**, **Banking/Cards**, **Payment Method**, and **Login Information**

On the **Profile Summary** page, you will have options to:

- Update your profile information including home address, mailing address, phone number, email address, and more.
- Add Dependents

On the **Banking/Cards** page, you can add a bank account to be used for direct deposit of funds from your benefit account(s) into the bank account of your choice. Click **Add Bank Account** link, complete all required fields, and click **Submit**. Our system will attempt to validate your bank account. If it is unable to validate the account in real time, a microdeposit will be sent to the bank account to confirm that the routing and account numbers are correct. If a microdeposit is initiated, you will receive a notification that this is happening. This process may take 2-3 business days. You will need to access your bank account to obtain the amount of the deposit, then return to the Participant Portal and enter the amount to validate the account.

On the **Payment Method** page, you can change your preferred payment method for each of your benefit accounts.

On the **Login Information** page, you will have

options to:

- Change username
- Change password

Important Note

For security purposes, it is critical that you keep your personal information up to date. Make sure you can access and manage your accounts when you need!

Setting your Notification and Delivery Preferences

To update your preferences, complete the following steps:

- On the home page, locate the **Message Center** tab.
- Click the tab to be brought to the Message Center page.
- Click the **Update Notification Preferences** link.
- Update your preferences:
 - To receive all communications electronically, click the **I would like to Go Paperless** checkbox then click **Submit**.
 - Choose the notifications you want to receive and how you would like to receive them including online, paper, email, and text. Available options will depend on the notification type.

You will not see a confirmation on the page after you submit.

To confirm the changes, return to the page and verify that “Available” appears under the notification and method you chose.

Notification Preferences

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below. By opting into our text alerts, you agree to our [terms of service](#). Please review our [privacy policy](#) for more information.

You will receive the applicable notifications listed below based on the Delivery Method.

☒ I would like to Go Paperless: ☐

	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email	Text
STATEMENTS				
FSA Final Filing Date and Remaining Balance Notification <small>Automatically emailed based on whether or not you have an email address</small>	Available	Available	Emailed	
CLAIMS				
Claim has been filed for your account	Available	Available		<input type="checkbox"/>
Claim applied to repayment	Available	Available		<input type="checkbox"/>
Claim has been denied	Available	Available		<input type="checkbox"/>
Paid claim has been denied	Available	Available		<input type="checkbox"/>
Receipt is needed to process your claim	Available	Available		<input type="checkbox"/>
PAYMENTS				

Viewing your Account Balances

You can see your balances at-a-glance and a summary of recent transactions on the **Home** page. For additional details, hover over the **Accounts** tab and click on **Account Activity** in the dropdown menu. If you have multiple account types, use the account dropdown to toggle between your account(s). Here you can see:

- Current balance
- Pending claims
- Processed claims
- Activity Details

Important Note

Prevent fraud by monitoring your account activity on a regular basis. Contact Participant Services at 800-270-7719 during business hours if you see transactions you don't recognize.

For additional tips on keeping your account(s) safe, visit: www.associatedbank.com/security

Accessing Funds in Your Benefit Accounts

Accessing your funds is easy and convenient. See below for the available options and instructions on how to complete each option.

Available Options

The available options will depend on the plan(s) in which you are enrolled. Available options may include:

- Associated Benefits Connection® Debit Mastercard®
- Direct deposit into your bank account
- Online Bill Pay
- Check distribution

For detailed information about each option, continue reading below.

Debit Card

Pay for eligible expenses at the point of sale or write your debit card information on bills and return to your provider to debit your account.

IRS and plan rules require that all debit card transactions be substantiated, meaning that you will need to prove that the debit card was used on an eligible expense. Our system is set up to auto-adjudicate as many claims as possible, so you will not have to submit proof. However, if your purchase cannot be auto-adjudicated, you will need to supply proof that the expense was eligible. See the [Claim Substantiation](#) section below for information about the required documentation.

Direct Deposit

Request reimbursement for expenses you pay out of pocket in the Participant Portal. Funds are deposited quickly and securely into the bank account you entered on the [Personal Information](#) page. To request to have money direct deposited into your bank account, complete the following steps.

- On the home page, locate the **I want to...** section. Click the **Pay Myself** button to begin the claim.
- Under **Create Reimbursement**, you will be able select the account you want to withdraw money from and the account where the funds should be deposited.
 - In **From** field, select the appropriate option from the dropdown:
 - Health Reimbursement Arrangements = Medical
 - Flexible Spending Accounts = Medical
 - Limited Purpose Flexible Spending Accounts = Medical
 - Dependent Care = Dependent Care

- Mass Transit = Transportation and Parking
 - Parking = Transportation and Parking
 - Lifestyle Spending Account = Lifestyle
- In the **To** field, select the account where funds should be deposited. If you do not see the account you want to use, click the **Add a Bank Account** link to add the account you wish to use.
- Once you have selected the From and To accounts, click **Next**.
 - You will then be prompted to enter information necessary to process the claim. Once the information is filled in, click **Submit** to request the distribution. If you are required to attest that you have health insurance in order to receive reimbursement for your expenses, a pop-up will appear. Be sure to complete this screen before logging out.


Create Reimbursement

* Required

Online claims filing is a fast and easy way to file claims. Just click on the "File Claim" button to select the account you wish to use and start filing! To pay a medical expense, you may choose "My HSA" to pay from your HSA if you have one with Associated Bank or "Medical" to pay from your other reimbursement account(s). For all other expenses such as dependent care or transit, please choose the correct account type from the dropdown.

Pay From *

Dependent Care

Pay To * 

Me

Based on your selection, you will be requesting a Claim Reimbursement.

Cancel

Next

IRS and plan rules require that all claims be substantiated, meaning that you will need to prove that the funds were used on an eligible expense. You will need to upload proof when submitting your claim. The information you submit will be reviewed and may be approved or denied. See the [Claim Substantiation](#) section below for information about the required documentation.

If your claim is denied or we need additional information to approve your claim, you will receive communication from us about next steps.

Once the claim has been approved, funds should be received in your linked bank account within 2-3 business days.

Prefer to submit a manual request for your claim? Contact Participant Services at 800-270-7719 or email participantservices@associatedbank.com to request the reimbursement request form or download the form from the Tools and Support tab in the Participant Portal. Complete the form and return via mail, email, or fax to the contact information listed at the top of the form. Funds should be received in your bank account within 2-3 business days of the date the claim is approved.

Online Bill Pay

You can request to have payment sent directly to your provider using online bill pay. To request to have a payment sent to your provider, complete the following steps.


- On the home page, locate the **I want to...** section. Click the **Pay Someone Else** button to begin the payment.
- Under **Create Reimbursement**, you will be able select the account you want to withdraw money from and the account where the funds should be deposited.
 - In **From** field, select the appropriate option from the dropdown:
 - Health Reimbursement Arrangements = Medical
 - Flexible Spending Accounts = Medical
 - Limited Purpose Flexible Spending Accounts = Medical
 - Dependent Care = Dependent Care
 - Mass Transit = Transportation and Parking
 - Parking = Transportation and Parking
 - Lifestyle Spending Account = Lifestyle
 - In the **To** field, **Someone Else** will default. Leave the default value.
- Once you have selected the From and To accounts, click **Next**.
- You will then be prompted to enter information necessary to process the payment. Once the information is filled in, click **Submit** to request the payment. If you are required to attest that you have health insurance in order to receive reimbursement for your expenses, a pop-up will appear. Be sure to complete this screen before logging out.

Create Reimbursement

* Required

Online claims filing is a fast and easy way to file claims. Just click on the "File Claim" button to select the account you wish to use and start filing! To pay a medical expense, you may choose "My HSA" to pay from your HSA if you have one with Associated Bank or "Medical" to pay from your other reimbursement account(s). For all other expenses such as dependent care or transit, please choose the correct account type from the dropdown.

Pay From *

Pay To * 

Based on your selection, you will be requesting a Claim Reimbursement.

CancelNext

IRS and plan rules require that all claims be substantiated, meaning that you will need to prove that the funds were used on an eligible expense. You will need to upload proof when submitting your claim. The information you submit will be reviewed and may be approved or denied. See the [Claim Substantiation](#) section below for information about the required documentation.

If your claim is denied, you will receive communication from us about next steps.

Once the claim has been approved, the payment will be issued within 2-3 business days. For payments sent via check, please allow time for the USPS to deliver the payment and time for your provider to process.

Prefer to submit a manual request for reimbursement? Contact Participant Services at 800-270-7719 or email participantservices@associatedbank.com to request the reimbursement request form.

Complete the form and return via mail, email, or fax to the contact information listed at the top of the form. The reimbursement will be issued within 2-3 business days after the form has been processed.

Claim Substantiation

The documentation that is required depends on the plan(s) in which you are enrolled, but in general, will need to include the following:

- Name of provider or merchant where product or service was received
- Name of person who received the product or service
- Description of the product or service
- Date(s) of service
- Amount paid

If additional proof is needed, you will receive emails from us requesting documentation. Return to the Participant Portal **Home** page and scroll to the **Task** section. Click on the task in the list then upload the requested documentation.

Failure to provide the requested documentation will result in denial of the claim and suspension of your debit card, if applicable.

Important Notes

If you receive funds or make a payment from your benefit account(s) and your claim is later denied, you are responsible for repaying the plan(s) for the amount received or paid.

You should retain records of your eligible expenses. Want a convenient way to keep track of your expenses? Try the receipt organizer in the Associated Benefits Connection Mobile App!

Requesting New Debit Card



If you need a new debit card for you or your dependent, you can request a new card in the Participant Portal.

Please note – it is not necessary to request a replacement debit card in advance of your card expiration date. Our system will send you a new one automatically.

- Navigate to the **Banking/Cards** page by hovering over your name in the top right of the screen
- Locate the **Debit Card** section
- Locate the card to be replaced
- Click the appropriate link:
 - If your card was lost or stolen, click the **Report Lost/Stolen** link
 - If you need a new card but the existing card was not lost or stolen, for example, it was mistakenly destroyed, click the **Order Replacement** link

You will receive your new card in 7-10 business days, but this may be longer in the peak period from November-January each year.

Important Notes

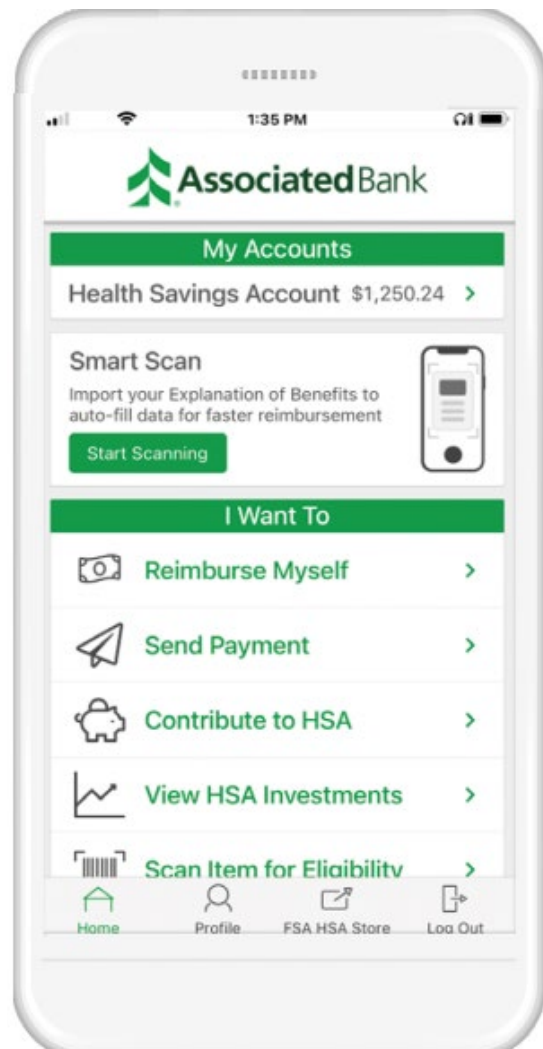
If your debit card was lost or stolen, be sure to monitor your account for suspicious transactions. Contact Participant Services at 800-270-7719 during business if you see transactions you don't recognize.

Mobile Application

You can access your account from your mobile device, any time, and anywhere! Use the instructions that follow to manage your account.

Accessing the Mobile App

Our Associated Benefits Connection® Mobile App is designed to be easy to use and convenient. Your employer will provide you with your login information when you enroll. You can access your account by taking the following steps:



Download the **Benefits Connection** app from your App Store or Google Play.

In order to access the app, you will need to know your login for the Participant Portal.

- If you know your login information, enter your username and password in the appropriate fields.
- If you don't have your login information, create your username and password on the Participant Portal. See instructions for [accessing the Participant Portal](#).

Important Note

Enable biometric login option for added account security! Once you have logged in successfully, click the Profile button at the bottom of the home screen, then click the button to enable the biometric login.

Additional Resources

Your Participant Portal has a lot of great information to help you get the most from your benefit account(s).

On the **Home** tab, you can find:

- **Announcements** - View important information you need to know.
- **Tasks** - Quick access to any outstanding tasks you need to complete in the portal.
- **I Want To** - The buttons in this section are meant to help you kick off the process you need, for example, to pay an expense from your account.

On the **Tools & Support** tab, you can find:

- **Reference Materials** - Resources to help you get the most from your plan(s).
- **Participant Forms** - Forms to update your account, add a beneficiary, file claims, etc.

On the **Message Center** tab, you can find:

- **Current Messages** - Copies of account notifications and correspondence are available for your convenience.

Participant Services Contact Information



Questions? We're here for you!



Contact Us

Call our Participant Services team at 800-270-7719 or email us at ParticipantServices@AssociatedBank.com

We are available Monday – Friday 7:00 a.m. – 7:00 p.m. CT (excluding holidays)

Disclosures



Deposit products are offered by Associated Bank, N.A. Member FDIC

Investment, 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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