



# **Associated Benefits Connection®**

## **HSA 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 Health Savings Account.

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 activity details
- Download forms
- Review account notifications
- Update preferences
- Create reimbursement requests
- Upload receipts
- Transfer funds to or from a linked bank account

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## 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:

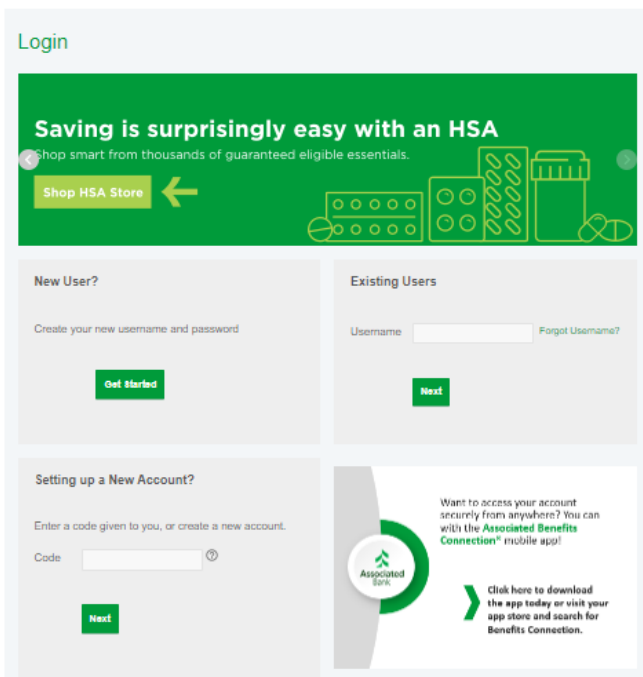
- ☐ Add/update your data on the personal information page.
  - ☐ Contact information including address, mobile phone, and email address are up to date
  - ☐ Bank account information to allow direct deposit of funds into the account of your choice
- ☐ Set up notification and delivery preferences to receive important announcements about your account.
- ☐ Add/update beneficiaries on your personal information page.
- ☐ Add/update authorized users who should be able to use your account on your personal information page.
- ☐ Switch to paperless HSA statements to avoid the monthly print & mail fee.
- ☐ Transfer your existing HSA(s) to Associated to maximize your earnings and eliminate fees on other accounts.

## 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](https://www.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:

- Provide additional information to open your account
- Complete annual confirmation of coverage attestation
- 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
- Add Beneficiaries
- Add Authorized Signers

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
<b>STATEMENTS</b>				
HSA Account Summary <small>Automatically emailed based on whether or not you have an email address</small>	Available	<input type="checkbox"/>	Emailed	<input type="checkbox"/>
HSA Tax Documents	Available	Mailed	<input type="checkbox"/>	<input type="checkbox"/>
<b>CLAIMS</b>				
Claim has been filed for your account <small>Automatically emailed based on whether or not you have an email address</small>	-	-	Emailed	<input type="checkbox"/>
Claim applied to repayment <small>Automatically emailed based on whether or not you have an email address</small>	-	-	Emailed	<input type="checkbox"/>
Claim has been denied	Available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paid claim has been denied	Available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receipt is needed to process your claim	Available	Not Mailed	-	<input type="checkbox"/>

## 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 transactions
- Processed transactions

### 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](http://www.associatedbank.com/security)

## Contributing Funds to your HSA

We offer a number of convenient options to deposit money in your account.

### Available Options

The following options are available:

- Employer contributions
- Payroll deductions
- Participant contributions

For detailed information about each option, continue reading below.

### Employer Contributions

If you're a member of an employer group and your employer makes contributions to your HSA, we will work with your employer to collect their contributions and credit your account. You do not need to take any action, but we do recommend viewing your account balance and transaction history in the portal from time to time to confirm that you are receiving the contributions you expect.

### Payroll Deductions

If you're a member of an employer group and your employer allows you to make HSA contributions via payroll deduction, we will work with your employer to collect the money you set aside from your paycheck and credit your account. You do not need to take any action, but we do recommend viewing your account balance and transaction history in the portal from time to time to confirm that you are receiving the payroll deductions you expect.

### Participant Contributions

**IMPORTANT** – Before making contributions directly into your HSA, be sure:

- That you are eligible to contribute to your HSA. If you're not sure, check the Qualifying for an HSA Contribution section of [IRS Publication 969](#).
- That the amount you want to contribute will not cause you to go over the IRS limit for the year. To do this, you will need to calculate the total contributions you will receive from your employer and/or payroll deductions, if any. Compare this to the annual contribution limit to confirm the amount you can still contribute without going over the limit.

To make a contribution to your account in the Participant Portal, complete the following steps:

- Add/verify the bank account where you will transfer the money to put in your HSA. See the [Personal Information](#) page for more information about adding and verifying bank accounts.
- On the home page, locate the **I want to...** section. Click the **Contribute to HSA** button to begin the contribution.
- Under **Create Transaction** section, 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 account where you want to pull the funds. If you do not see the account you want to use, click the **Update Bank Account** link to add the account you wish to use.
- In the **To** field, select **My HSA** from the dropdown
- Once you have selected the From and To accounts, click **Next**.
- On the **Transaction Schedule** screen, choose the frequency of your contribution or contributions
  - One-time: Allows you to make a single contribution
  - Schedule: Allows you to set up recurring contributions on a schedule of your choice, for example, monthly.
- You will then be prompted to enter information necessary to process the contribution. Once the information is filled in, click **Next**.
- On the **Transaction Summary** screen, verify the transaction details, read the disclaimer, and click **Submit**.

Create Transaction

\* Required

From \*

Checking

▼

Update Bank Account

To \*

My HSA

▼

Based on your selections, you will be requesting a contribution (deposit).

Cancel

Next

Funds will be received in your HSA within 2-3 business days of the date the transaction is authorized.

Prefer to submit a manual HSA contribution? Contact Participant Services at 800-270-7719 or email [participantservices@associatedbank.com](mailto:participantservices@associatedbank.com) to request the HSA contribution form. Complete the form and return it along with a check for the amount of the contribution. You can return the form and check to any Associated Bank branch location or via mail to the contact information listed at the top of the form. Funds will be available in your HSA the business day after the form and contribution are processed.

## Accessing Funds in Your HSA

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

### Available Options

The following options are available:

- Associated Benefits Connection® Debit Mastercard®
- ATM
- Direct Deposit into your bank account
- Online Bill Pay

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.

### ATM

Withdraw cash from your HSA to pay expenses or reimburse yourself. ATM fees may apply. Associated Bank ATMs are always fee-free!

### Direct Deposit

Request reimbursement for expenses you pay out of pocket in the Participant Portal. Funds are deposited 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 distribution.
- Under **Create Transaction/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 **My HSA** from the dropdown
  - 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. See the [Personal Information](#) page for more information about adding and verifying bank accounts.
- Once you have selected the From and To accounts, click **Next**.
- You will then be prompted to enter information necessary to process the distribution. Once the information is filled in, click **Submit** to request the distribution.

Create Transaction

\* Required

From \*

My HSA

To \*

Select an account...

Add Bank Account

Cancel

Next

Funds will be received in your bank account within 2-3 business days.

Prefer to submit a manual request for HSA distribution? Contact Participant Services at 800-270-7719 or email [participantservices@associatedbank.com](mailto:participantservices@associatedbank.com) to request the HSA distribution form. Complete the form and return via mail, email, or fax to the contact information listed at the top of the form. Funds will be received in your bank account within 2-3 business days of the date the form is processed.

### 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 Transaction/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 **My HSA** from the dropdown
  - 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.

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.

### Important Note

You do not have to submit proof of eligible expenses for HSA transactions. However, to avoid taxes and penalties on the amount withdrawn, you should retain these records in case you are ever audited by the IRS and need to prove that your HSA funds were used to reimburse eligible healthcare 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 authorized signer, 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

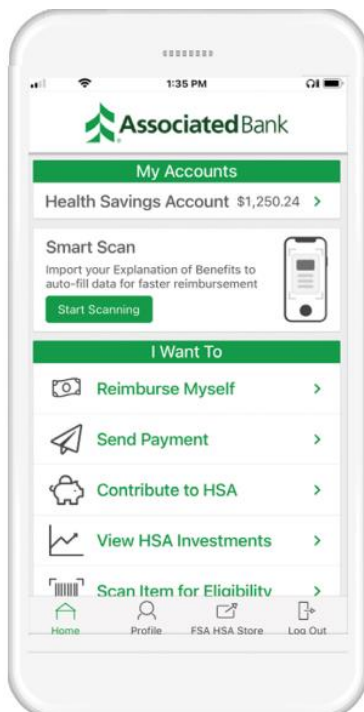
If your debit card was lost or stolen, be sure to monitor your account for suspicious transactions. Contact Participant Services at 800-270-7719 during business hours if you see transactions you don't recognize.

## 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.

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.

## 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](mailto: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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