

Associated Benefits Connection®

HSA & Benefits

Participant Guide

Associated Bank

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 savings account (HSA), 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 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.
    - ☐ Dependents whose claims are eligible for reimbursement.
- ☐ Set up notification and delivery preferences to receive important announcements about your account.

Additional steps for HSA participants:

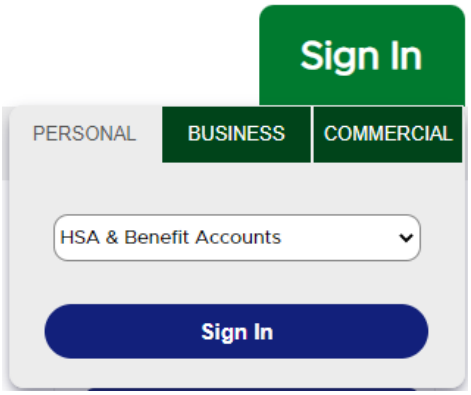
- ☐ Add/update beneficiaries on your personal information page.
- ☐ Add/update authorized users who should be able to use your account on your personal information page.
- ☐ Switch to paperless HSA statements to avoid the monthly print and mail fee.
- ☐ Transfer your existing HSA(s) to Associated to maximize your earnings and eliminate fees on other accounts.

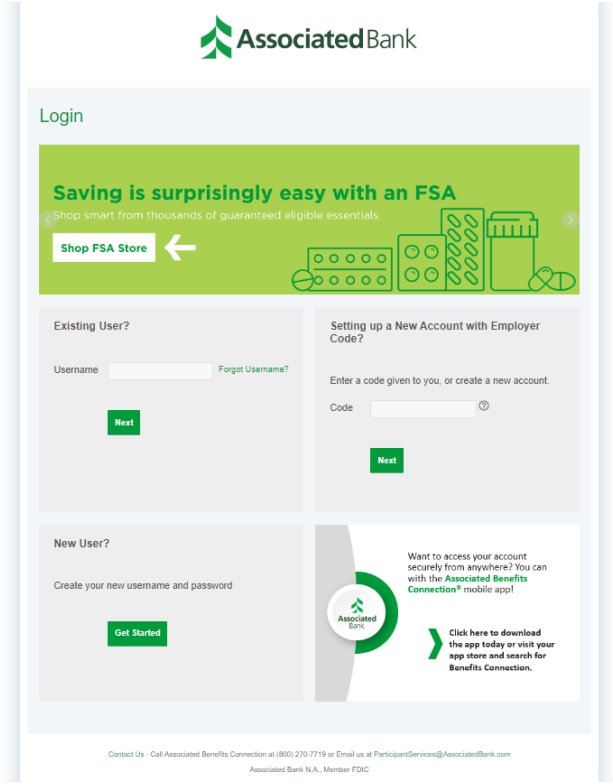
Participant Portal

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**.

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 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.
- If it's your first time logging in, locate the **New User?** section. Click the **Get Started** button. The wizard will walk you through the process of creating your username and password.

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
- Change security questions

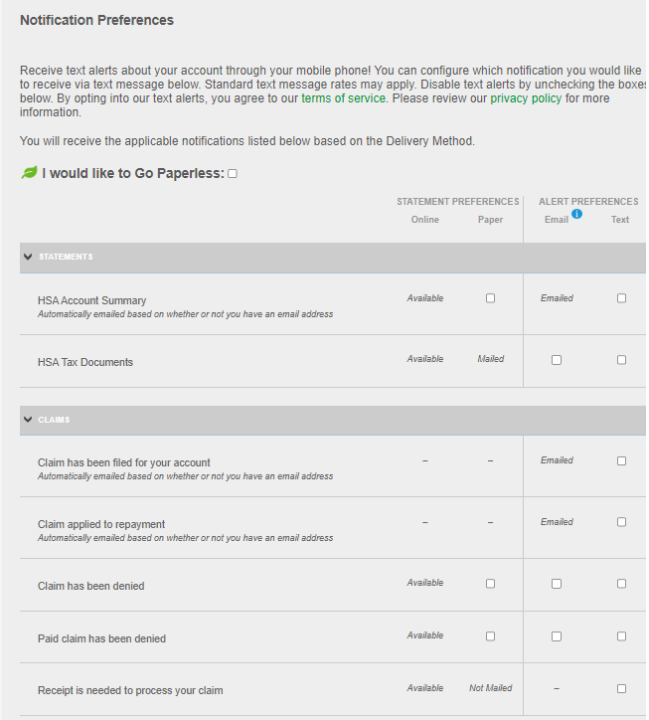
Important Note

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.

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 immediately if you see transactions you don’t recognize.

For additional tips on keeping your account(s) safe, visit: 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

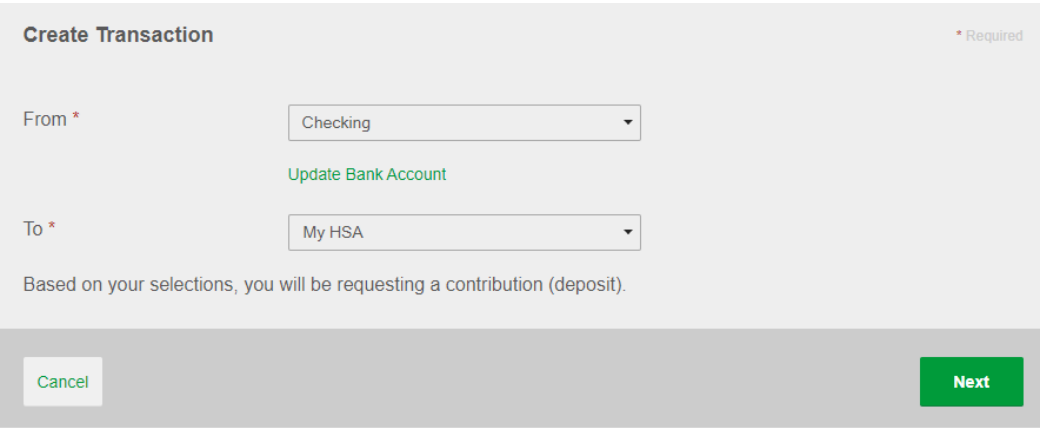
IMPORTANT – Before making contributions directly into your HSA, be sure:

- 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.**



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 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 are 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.

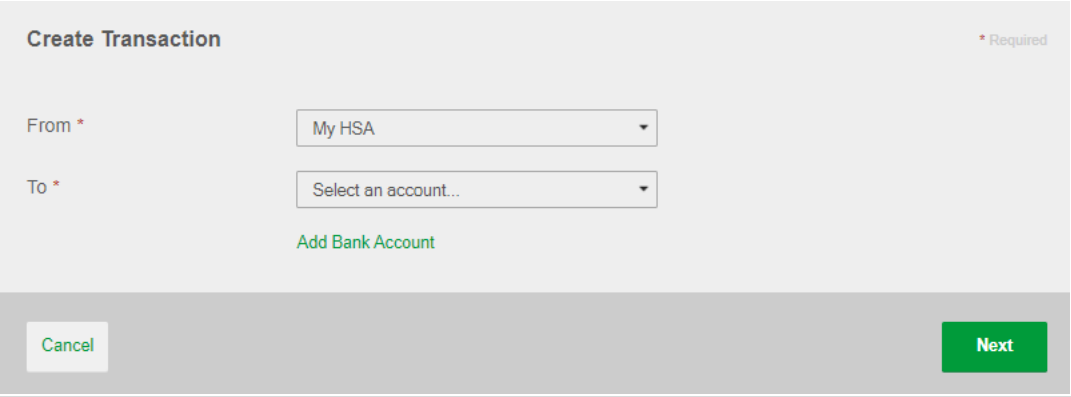
ATM

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.



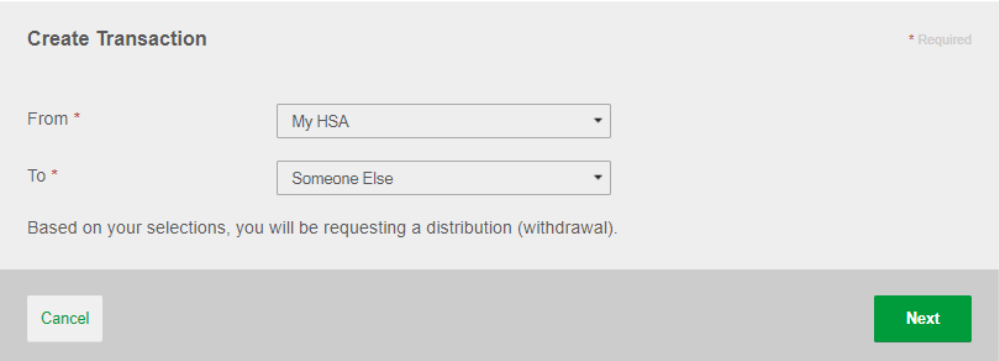
Funds will be received in your bank account within 2-3 business days.

Prefer to submit a manual request for HSA distribution? Contact Participant Services at 800-270-7719 or email participantservices@associatedbank.com 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 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!

Accessing Funds in Your Other 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

For detailed information about each option, continue reading below.

Debit Card

Pay for eligible expenses at the point of service 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.

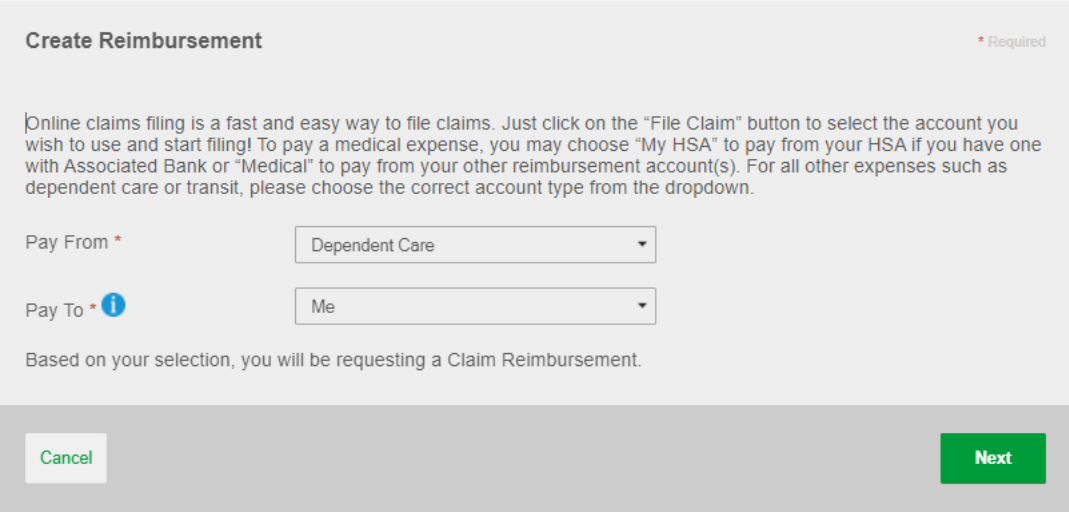
Direct Deposit

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 = Medical

  - 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.



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.

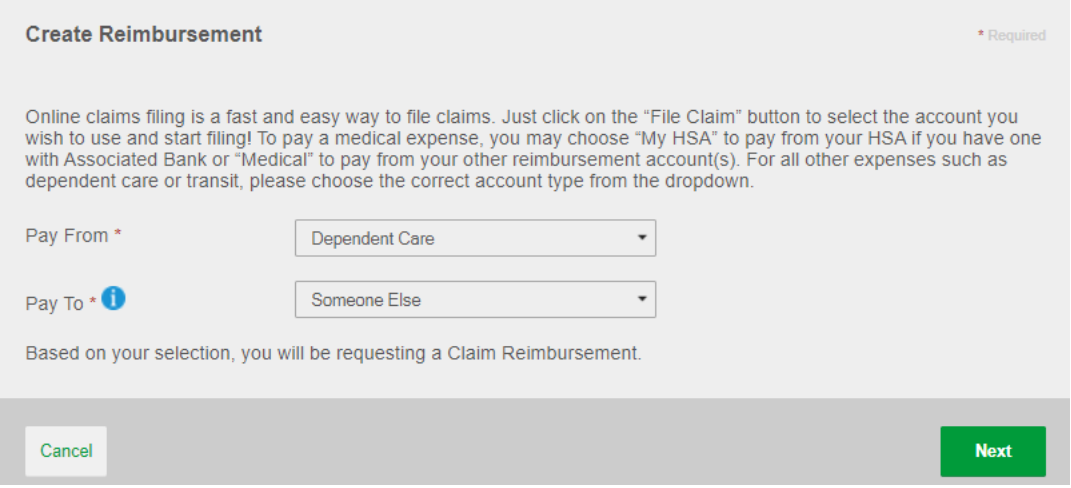
Prefer to submit a manual request for your claim? Contact Participant Services at 800-270-7719 or email participantservices@associatedbank.com to request the reimbursement request form or download the form from the Tools and Support tab in the Participant Portal. Complete the form and return via mail, 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 = Medical
  - 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.



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 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 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 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

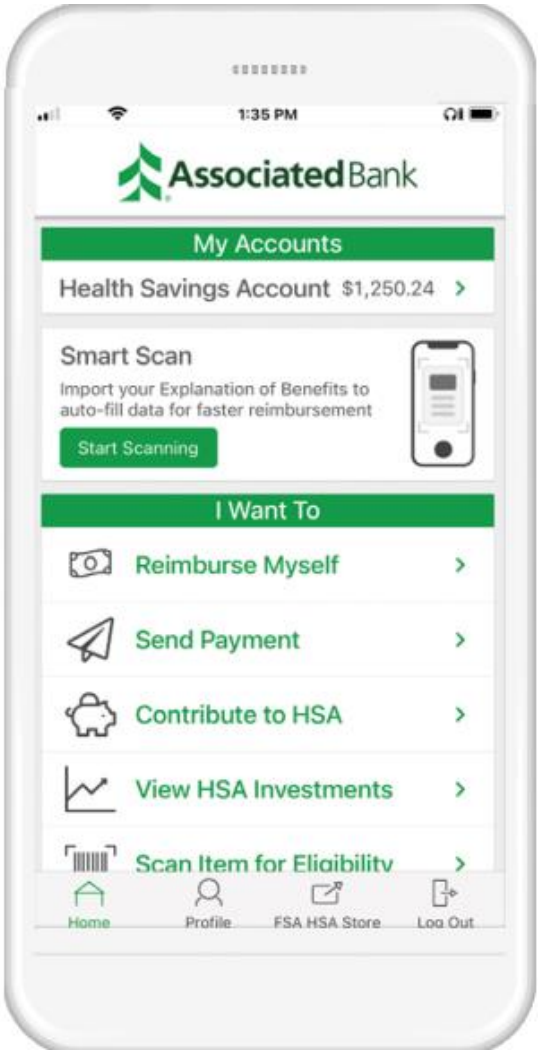
If your debit card was lost or stolen, be sure to monitor your account for suspicious transactions. Contact Participant Services at 800-270-7719 immediately if you see transactions you don't recognize.

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.

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** screen. 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 app, you can update some of your information. To update your profile information, contact information, dependents, beneficiaries, authorized signers and payment methods, you will need to use the Participant Portal. For the remaining updates, click on the **Profile** button at the bottom of the **Home** screen.

Click the **Manage Bank Accounts** button to add or update the checking and/or savings accounts that can be used for direct deposit. Click **Add Bank Account** button, complete all required fields and click **Next**.

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. 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.

Click the **Change Username / Password** button to update your login credentials.

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 screen, locate the **Profile button** tab.
- Click the Notification Preferences button.
- Update your preferences by choosing the notifications you want to receive and how you would like to receive them. Available options will depend on the notification type. Available options may include:
  - Online
  - Paper
  - Email
  - Text
  - Push notifications



Viewing your Account Balances

You can see the balances for each of your plans at-a-glance on the **Home** page. For additional details, tap on each account to display the details screen. Here you can see:

- Available 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 immediately if you see transactions you don't recognize.

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

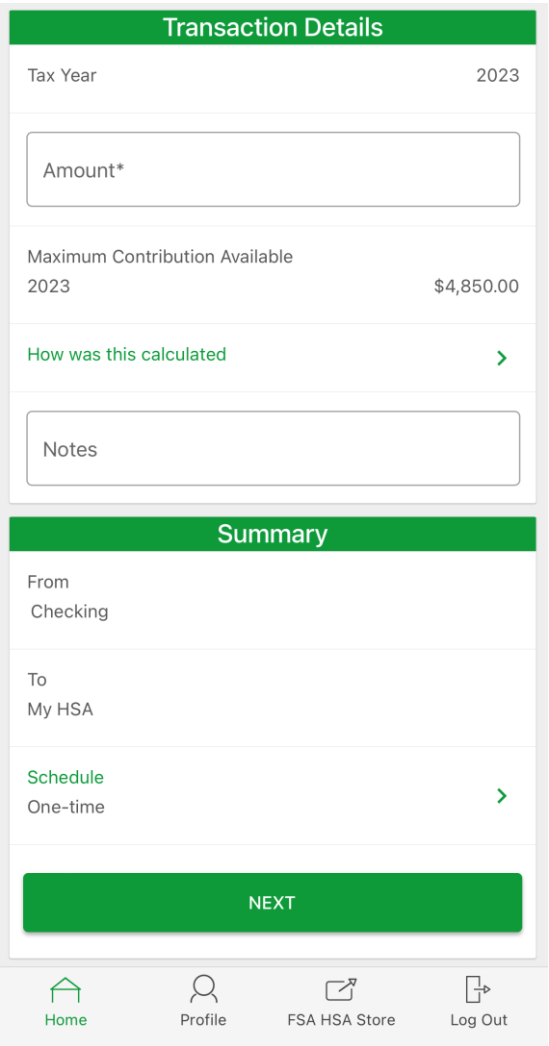
IMPORTANT – Before making contributions directly into your HSA, be sure:

- 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 mobile app, complete the following steps:

- On the home screen, locate the **I want to…** section. Click the **Contribute to HSA** button to begin the contribution.
- On the **Select Account** screen, choose the account where you want the money to be pulled to put in your HSA. If the account you want to use is not shown, you can add another account from this screen.
- In the Transaction Details section, complete the required fields:
  - Tax Year: Indicate for which tax year the contribution should apply.
  - Amount: Enter the amount you wish to transfer from your bank account into your HSA.

- 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.
  - In the **To** field, select **My HSA** from the dropdown.
- In the Summary section, choose the schedule for the 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.
- Click **Next**.
- On the **HSA Contribution Disclaimer** screen, read the disclaimer, check the box that you have read and understood the disclaimer, then click **Submit.**



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 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 are 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

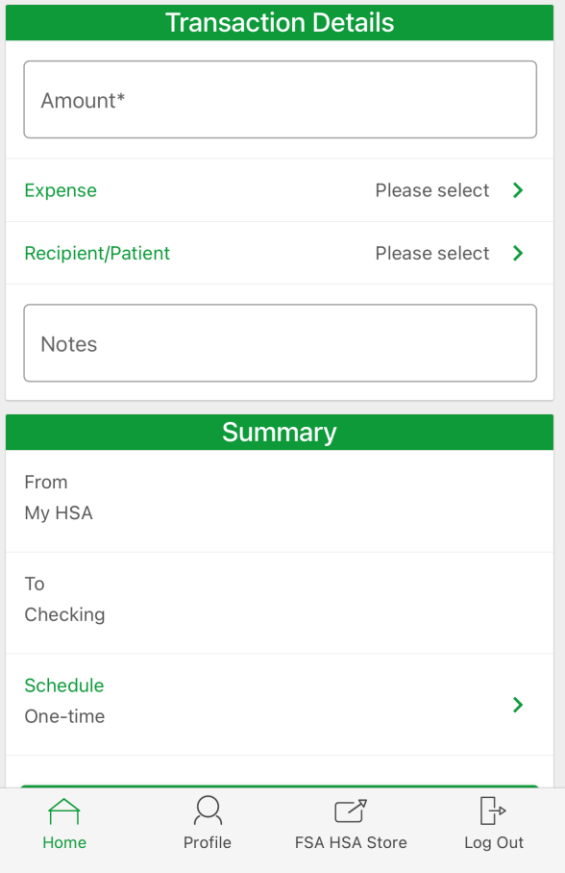
Withdraw cash from your HSA to pay expenses. ATM fees may apply. Associated Bank ATMs are always fee-free!

Direct Deposit

Request reimbursement for expenses you pay out of pocket in the mobile app. Funds are deposited quickly and securely into the bank account you entered on the Profile page. To request to have money direct deposited into your bank account, complete the following steps.

- On the home screen, locate the **I Want To** section. Click the **Reimburse Myself** button to begin the distribution.
- On the **Select Account** screen, choose the account that should be used to pay the expense. If you only have an HSA and no other accounts, this step will not display since you will not need to select an account.
  - 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 = Medical
- On the **Select Payment Method** screen, choose the bank account where you want the funds deposited. If the account you want to use is not shown, you can add another account from this screen.
- Under **Transaction Details** section, enter the transaction information.
- Under the Summary section, confirm that the correct **From** and **To** accounts are shown.
  - In **From** field, verify that **My HSA** is shown.
  - In the **To** field, confirm that the bank account you selected is shown.
- Click **Next**.
- Complete all required fields then click **Submit** to request the distribution.



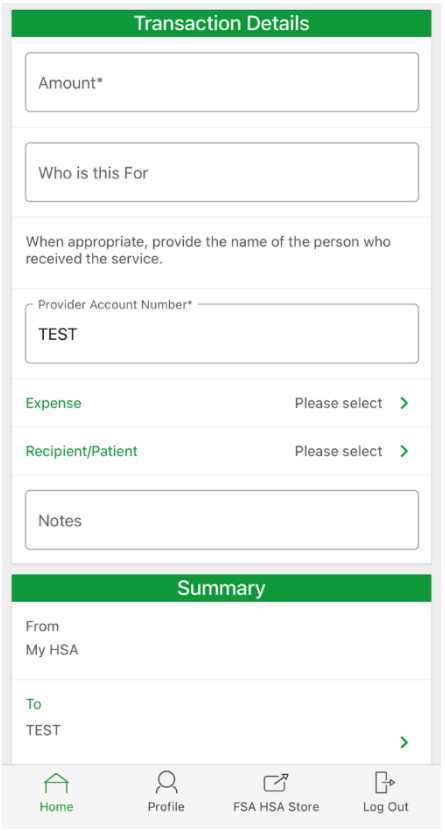
Funds should be received in your bank account within 2-3 business days.

Prefer to submit a manual request for HSA distribution? Contact Participant Services at 800-270-7719 or email participantservices@associatedbank.com to request the HSA distribution 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 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 screen, locate the **I Want To** section. Click the **Send Payment** button to begin the payment.
- On the **Select Account** screen, choose the account that should be used to pay the expense. If you only have an HSA and no other accounts, this step will not display since you will not need to select an account.
  - 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 = Medical
- On the **Select Payee** screen, add your payee. This payee will be saved for future transactions.
- Under **Create Transaction**, 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 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!

Accessing Funds in Your Other 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

For detailed information about each option, continue reading below.

Debit Card

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

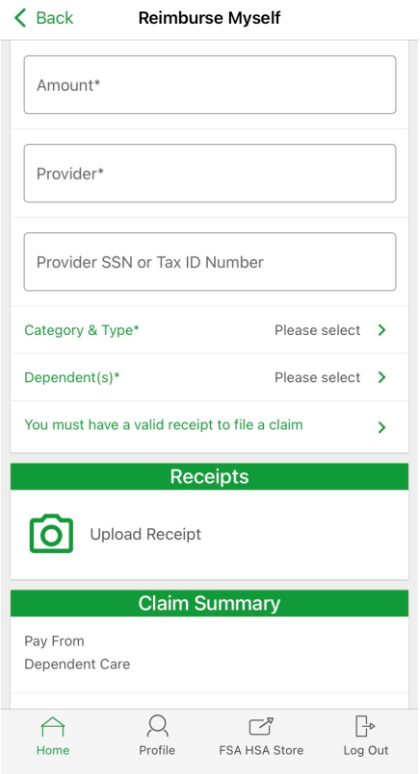
IRS and plan rules require that all debit card transactions be substantiated, meaning that you will need to prove that the debit card was used on an eligible expense. Our system is set up to auto-adjudicate as many claims as possible, so you will not have to submit proof. However, if your purchase cannot 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 mobile app. Funds are deposited quickly and securely into the bank account you entered on the Profile page. To request to have money direct deposited into your bank account, complete the following steps.

- On the home screen, locate the **I Want To** section. Click the **Reimburse Myself** button to begin the distribution.

- On the **Select Account** screen, choose the account that should be used to pay the expense. If you only have one account, this step will not display since you will not need to select an account.
  - 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 = Medical
- Under **Claim Details** section, enter the transaction information.
- Under the Summary section, confirm that the correct **From** and **To** accounts are shown.
  - In **From** field, verify that the plan you chose is shown.
  - In the **To** field, confirm that the bank account you selected is shown.
- Click **Next**.
- Complete all required fields then click **Submit** to request the distribution.



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.

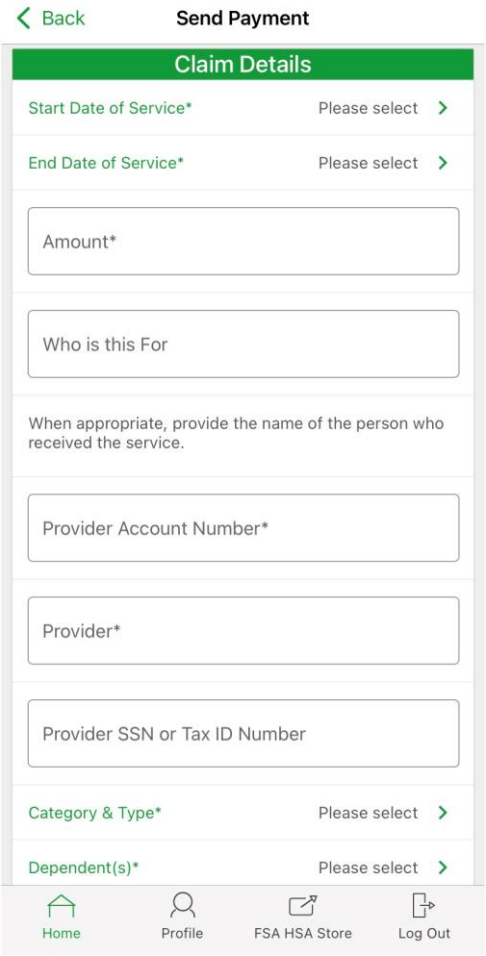
Once the claim has been approved, funds should be received in your bank account within 2-3 business days.

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 screen, locate the **I Want To** section. Click the **Send Payment** button to begin the payment.
- On the **Select Account** screen, choose the account that should be used to pay the expense. If you only have one account, this step will not display since you will not need to select an account.
  - 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 = Medical
- On the **Select Payee** screen, add your payee by clicking the **ADD NEW PAYEE** link. This payee will be saved for future transactions.
- Under **Claim Details** section, enter the transaction information.
- Under the **Summary** section, confirm that the correct **From** and **To** information is shown.
  - In **From** field, verify that the account you chose is shown.
  - In the **To** field, confirm that the payee you selected is shown.
- Click **Next**.
- Complete all required fields then click **Submit** to request the claim payment.



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 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 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. The reimbursement will be issued within 2-3 days after the form has been processed.

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!

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. You will also see an alert in the mobile app at the top right of the home screen. Tap on the envelope button to open the **Claims Requiring Receipts** page. Click the **New Receipt** link. Use your mobile device's camera to capture the receipt and upload it to the claim.

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

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 mobile app.

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.

- Tap the **Profile** button at the bottom of the home screen.
- Tap the **Manage Debit Cards** button.
- Locate the card to be replaced.
- Tap the **Report Lost/Stolen** button.

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 immediately if you see transactions you don't recognize.

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. (excluding holidays)

HSA cash balances are **FDIC insured** up to the Standard Maximum Deposit Insurance Amount (SMDIA). 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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