Associated Bank HSA Plus
Online Portal Quick Start Guide

Associated Bank

Contents

Welcome to your Associated Bank 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.
- Request distributions.
- View 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.

Access your HSA Plus at www.AssociatedBank.com under the "Sign in" section.

1. **Register Online:** Click on New User to create your Username and Password. You will be prompted to complete security questions and sign your Terms and Conditions.
2. **Set up Investment Sweeps:** You will be surprised by how quickly your account can grow! Be ready to maximize your account by setting it up to sweep to investments automatically at $1,000 or higher. See "How do I sign up to access/sweep cash to investments?" instructions on page 3.

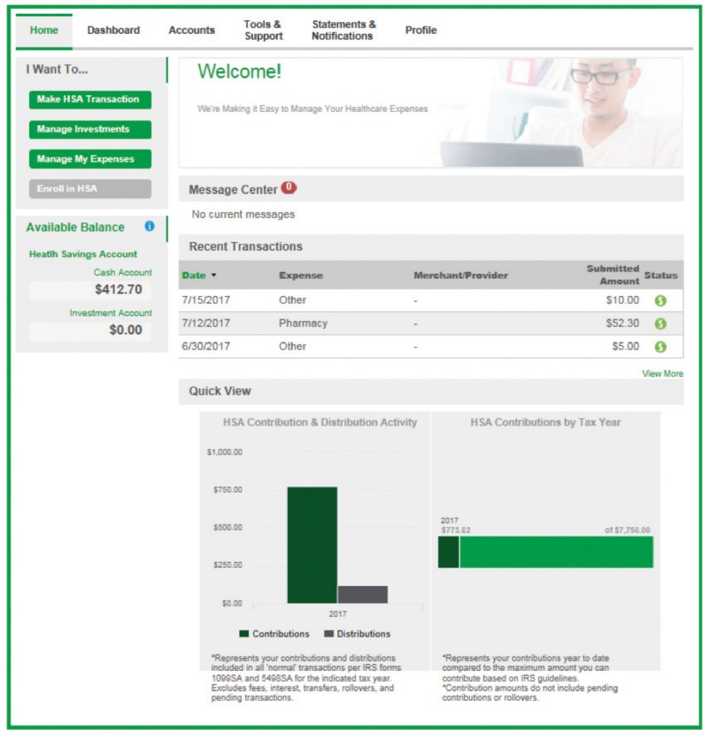
How do I log on to the Home Page?

1. Go to www.AssociatedBank.com.
2. Under Sign In, select HSA Plus.
3. If new user, follow prompts to create your new username and password.

The Home Page is easy to navigate.

- 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.

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



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.

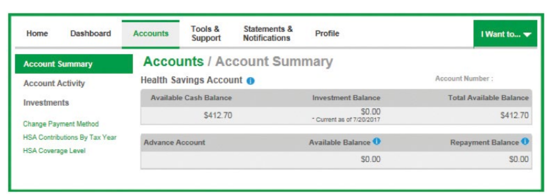
Can I contribute more funds to my HSA, other than payroll deposits?

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 6.



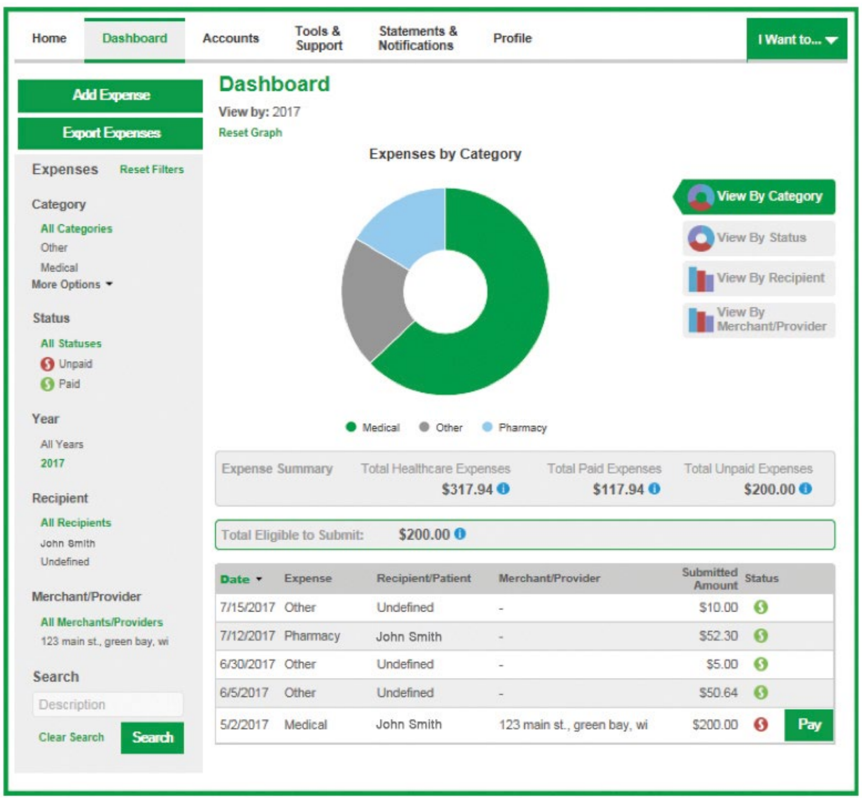
How do I find my investment* balance?

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.

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 **filter 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.

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
Requested On: 7/12/2017
Expense Category: Pharmacy
Source: Online

Date(s) of Service: 7/12/2017
Account: Heatlh Savings Account
Paid: $52.30

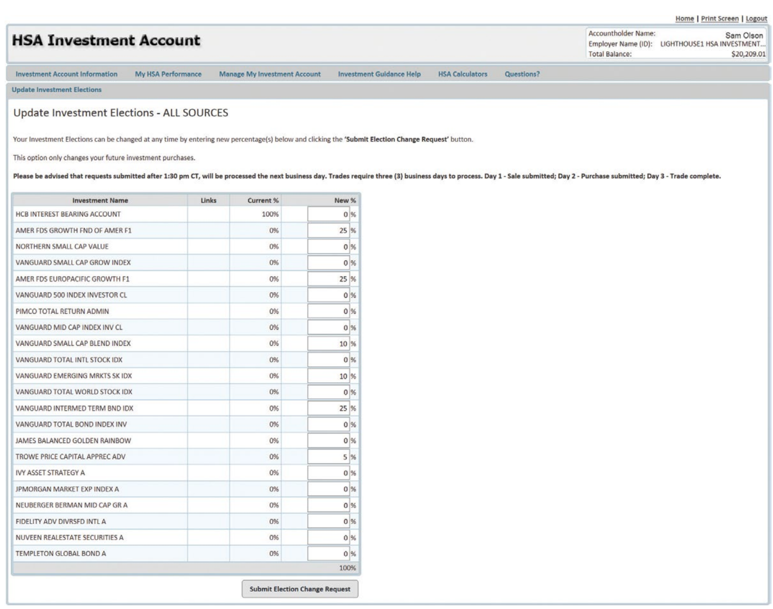
Update Expense/Upload Receipt

Where do I find my investment* detail?

From the **Home Page**, click on the **Manage Investments** button under the **I Want To** section and then select **Manage Investments** from this page to view your HSA Investment. You may be required to answer an additional personal security question to access this area of the portal.

How do I change my investment* elections?

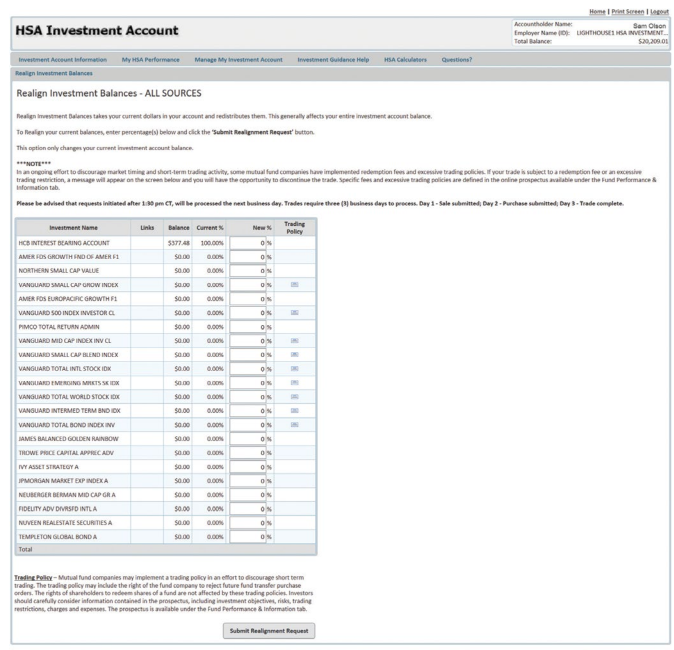
To set up or change your investment elections for future contributions to your investment account, click on the **Investment Elections** link on the submenu under **Manage My Account** on the investment portal. If you do not choose specific investments, 100% of any contributions will be in the Dodge & 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.



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

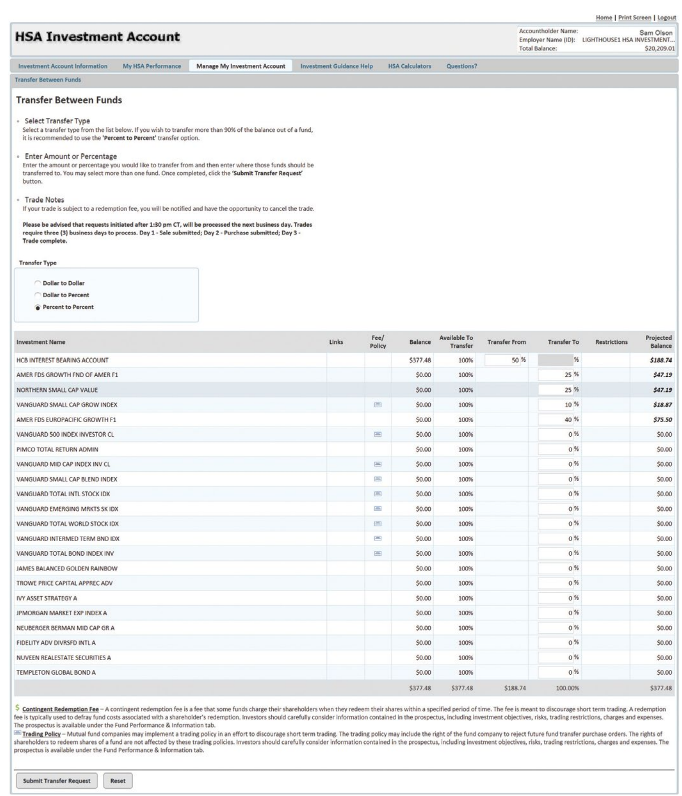
To change your existing investment balances, use either the **Realign Investments** or **Transfer Investments** link under **Manage My Account**.

Realign Investments 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 (12:00 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.



Transfer Investments initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (12:00 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.



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** 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 and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent.** 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 under **HSA Account Summaries**. The three most recent summaries will be displayed, or you can click on **View All** to see the last two years of statements.

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

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**.

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. Click the applicable account name and the Plan Rules will open in a pop-up window.
   OR from the **Home Page**, 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 **www.AssociatedBank.com/HSAPlus.**

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