

HSA PLUS CUSTOMER FREQUENTLY ASKED QUESTIONS



How will my account access change?

Starting August 14, 2017, you will be able to access your account using a new Associated Bank HSA Plus online portal, accessible from the AssociatedBank.com home page. You can also download the new HSA Plus mobile app for on-the-go account access.

What is the new HSA Plus online portal?

It is a robust online system for saving, investing and transacting on HSAs. As part of the enhancements we're making to HSAs this year, we're launching this portal to expand self-service capabilities, convenience and security.

In the new online portal, you will be able to:

- Open a new HSA
- View balances and transactions
- Pay medical bills
- Make external transfers between accounts (e.g. to or from another deposit account with Associated Bank or other financial institution)
- Set up and view eStatements
- View tax documents
- Enroll in and manage alerts
- Import claims documents
- Upload and track receipts for qualifying medical expenses
- Use financial management trackers and tools
- Invest your HSA funds to grow your money

Will I still access my HSA through Associated Bank's online and mobile banking?

No. Access to HSAs through online and mobile banking will be removed starting August 11. As of August 14, you will access your HSA from a drop-down option in the sign-on menu of the AssociatedBank.com home page.

Can I still visit an Associated Bank location for my HSA after August 14?

You can still visit one of our locations for a variety of services:

- **Get help** from a banker on a branch iPad to log in for the first time to the new portal, and get help learning to use the portal
- **Get answers** to questions about HSA Plus and the new portal
- **Visit an ATM** to withdraw HSA funds using your HSA debit card (cannot use Interactive Teller option; must be ATM)
- **Complete cash transactions** — such as purchasing a money order, American Express® Travelers Cheques, gift cards or cashier's checks
- **Use notary services**

You will no longer be able to perform these services at our locations:

- Make deposits and withdrawals to and from your HSA
- Make transfers with HSA funds
- Check HSA balance
- Close your HSA
- Make telephone transfers to/from your HSA
- Receive HSA debit card via Instant Issue
- Cash not on-us (from another bank) checks

You will still be able to use the online portal, or call Customer Care to perform these account activities.

Can I still pay with my HSA checks?

To better align with current industry standards, HSA checks will be discontinued. The last day you can write checks on your HSA account will be August 13. At conversion on August 14, you can make payments from your HSA with your new HSA Plus debit card (see more information below) or through the online portal. If you make payments from another account, you can pay yourself back by filing an HSA reimbursement form.

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HSA CHANGES OVERVIEW FAQ (CONT.)

After August 14, how can I make a payment or purchase using HSA funds?

You can use the methods below to access HSA funds:

- **HSA Plus debit card** — Swipe to make IRS-qualified medical purchases at approved merchants. If you don't have a card today, stop by an Associated Bank location or call Customer Care to have one mailed to you.
- **HSA Plus portal** — Set up bill payments and external transfers to reimburse other deposit accounts.
- **ACH** — Have funds automatically transferred from your HSA to another Associated Bank or external deposit account.
- **ATM** — Withdraw funds from your HSA with your HSA debit card at an ATM. If you use an ATM that is not owned by Associated Bank, the owner of the ATM may charge you a fee to make a withdrawal or balance inquiry.

Will I receive a new HSA debit card?

Yes, if you have had an HSA debit card, you should have received your new HSA Plus debit card in early August. Your current card will be deactivated as of August 13, 2017, so please activate your new card prior to that time by following the instructions that came with it.

How will my new card work at the point-of-sale?

Swipe to make IRS-qualified medical purchases at approved merchants. At select merchants your new HSA Plus debit card may recognize and only allow payment for IRS-qualified medical purchases. This may mean that multiple payment methods may be required to complete your entire purchase, since your HSA Plus card may only authorize certain items. At all other merchants you will need to sort your HSA eligible products from those not eligible and manage two transactions.

- **For example at select merchants:** You want to purchase soda, a movie and prescription medication at your local pharmacy. If you use your HSA Plus debit card to pay, the card will authorize payment for the prescription medication only. You will need to use another method of payment for your other items.

Are there certain merchants where HSA cards will not be accepted?

Yes, your new HSA Plus debit card cannot be used at certain merchants such as restaurants and liquor stores.

Did my HSA debit card number change?

Yes. Your new card has a new number. You will need to update your card number if you have payment arrangements set up for recurring payments or have the card information stored with merchants.

What if my card is lost or stolen, or I have other questions?

To report your card lost or stolen and/or to request a new card, call our 24/7/365 Customer Care Team at 800-270-7719. You can also contact our Customer Care Team with any other questions, including disputes.

Will account requirements change?

Yes. Effective August 14, 2017, you must have an average combined daily balance (HSA deposits + HSA investments) over \$2,500 to avoid the \$3 monthly maintenance fee.

Many employer-sponsored plans cover monthly maintenance fees or require lower minimum balances to avoid them; talk with your HR benefits specialist for more information on your company's plan and pricing.

If you choose to invest*, there will be a non-waivable \$2 monthly investment fee, plus a management fee equal to (.0030%) per year, on balances in your HSA Plus investment accounts as of the quarterly date that fees are processed (within 15 days prior to the end of each quarter). A minimum balance of \$1,000 is required to invest. Other investment fees may apply.

Do deposits or investments from other Associated Bank accounts count toward the daily balance for my HSA?

No. Only HSA deposits and investments count toward the average combined daily balance.

Can I continue to invest my HSA funds?

Yes. The HSA Plus online portal will offer flexible investment options to help you manage and grow your money. You can visit the portal to transfer funds between your health savings deposit account and HSA investments quickly and easily.

How long does transferring money between HSA deposits and investments take?

Transfers are complete by the next day if they are initiated on an open market (trade) day and the following day is also an open market day.

Are there requirements for investing?

Yes. To invest HSA funds, you must keep a minimum of \$1,000 cash balance in your health savings deposit account. You can invest the rest in increments of \$100 or more.

What if I need to put money back into my HSA to pay a bill?

No problem. When needed, the system will automatically sweep funds back into your health savings deposit account to cover healthcare expenses and keep your cash balance at the \$1,000 minimum.

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HSA CHANGES OVERVIEW FAQ (CONT.)

Will I be able to access my HSA via mobile device?

Yes. You will be able to download the HSA Plus mobile app to access your account from your device of choice — including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablet devices.

What can I do on the mobile app?

On the mobile app, you can get the healthcare account information you need and perform a variety of other activities — fast:

- Quickly check available HSA balances and details
- View charts summarizing account information
- Set account alerts and get notifications via text message
- View claims
- Retrieve a lost username/password
- Submit claims
- Snap a photo of a receipt and submit with a new or existing claim
- Request a distribution from your HSA
- Contribute funds to your HSA
- Access account funds to pay yourself or someone else (such as a doctor)
- Add and store information on new payees
- Enter and view expense information and receipts

How can I get the app?

After August 14, go to the app store for your device (iTunes/Google Play) and search Associated Bank HSA Plus. Follow the instructions to download the app. To sign in, you will use your online portal user ID and password.

Can I still transfer money from my HSA to another deposit account?

Yes. Within the HSA Plus portal, you will be able to easily transfer funds between your HSA and other Associated Bank deposit accounts. You can also set up an external transfer to move funds between your Associated Bank HSA and a deposit account at another financial institution.

If I move or leave my current employer, what happens?

You can keep your HSA whenever you go, so you will continue to have access to your HSA and all receipts and claims you add to the portal, even if you leave your current employer.

What if someone else helps me manage my account?

Jointly owned HSAs are not permitted by law, so every HSA is an individually owned account. However, there may be instances in which you authorize someone else to help manage your account, such as through Power of Attorney or as an Authorized User. If you have authorized someone else to access your account, there are several important points to remember:

- If they currently have a debit card for your HSA, they will be issued a new one when you are issued your new card in late July/early August.
- The new HSA portal will not offer options for multiple usernames and passwords. It will be up to you to decide if you would like to allow your Authorized User to access the portal. If you choose to provide them with access, note that using your password has the same effect as your signature to authorize transactions. If you share your username and password with someone else, they will have full access to your portal, including full access to your HSA; you have no ability to limit transactions by them, and you are responsible for any transactions they perform.
- For complete details about assigning an agent on your account, please review the HSA Custodial Agreement, Section 11.6(b) located at AssociatedBank.com.

What if I have questions?

You can call our **24/7/365 Customer Care Center at 800-270-7719** to speak to a representative or, if you prefer, use the automated system to check your account balance or review recent transactions.



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