

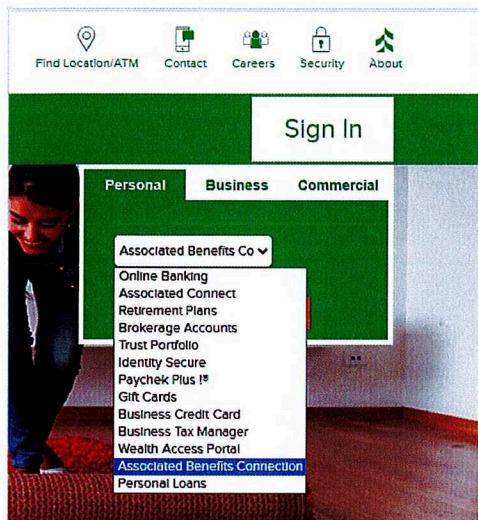
# ACCESS YOUR BENEFIT ACCOUNTS

Convenient online and mobile access to manage your health savings account (HSA) and benefit accounts.

Our online and mobile resources make it easy to view your HSA or FSA balance, manage HSA fund investments, upload receipts, and much more from the convenience of your smartphone and personal devices.

## Participant portal

1. Go to AssociatedBank.com.
2. Under **Sign In**, click on **Personal**, then select **Associated Benefits Connection®** and Click on **Sign In**.



3. Under **Existing User**, enter your **Username and Password**; and click **Login**.

The screenshot shows a login form titled 'Existing User?'. It includes a heading 'Login to your account' and two input fields: 'Username' and 'Password'. Each field has a 'Forgot' link next to it ('Forgot Username?' and 'Forgot Password?'). A blue 'Login' button is located at the bottom of the form.

## Associated Benefits Connection® mobile app

Access your account from your smartphone:

1. **Open the app** on your smartphone or tablet.
2. Enter your **username and password**.
3. Click **Login**.

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



## Customer support

Contact Participant Services with questions about you Benefit Accounts or online and mobile access.

**Email:**  
ParticipantServices@AssociatedBank.com

**Phone:** 800-270-7719

**Availability:**  
Monday – Friday (excluding holidays)  
7 a.m. – 7 p.m. CT



Associated Benefits Connection is a marketing name used by Associated Bank, N.A. (ABNA). ABNA administers benefit programs sponsored by employers, which include flexible spending accounts (FSAs), health reimbursement accounts (HRAs) and commuter benefits and is subject to pending state licensure and regulatory approval.

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

### Investment, Securities and Insurance Products:

<b>NOT FDIC INSURED</b>	<b>NOT BANK GUARANTEED</b>	<b>MAY LOSE VALUE</b>	<b>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</b>	<b>NOT A DEPOSIT</b>
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Associated Bank is a marketing name Associated Banc-Corp (AB-C) uses for products and services offered by its affiliates. Investment management services are provided by Kellogg Asset Management, LLC® ("KAM"), an SEC-registered investment adviser. KAM and Associated Bank, N.A. are wholly-owned affiliates of Associated Banc-Corp (AB-C). AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your tax, legal or accounting advisors regarding your individual situation. (9/21) P04554

## HSA, HRA AND FSA PLAN COMPARISON CHART

Healthcare accounts are not all created equal. To help you understand the differences between HSAs, HRAs and FSAs, take a look at the chart below.

NOTE: This publication is for informational purposes only. The IRS releases limits and maximums throughout each year. Be sure to check [IRS.gov](https://www.irs.gov) for updates by the IRS after the date of this publication.

	HSA Health Savings Account	HRA Health Reimbursement Arrangement	FSA Flexible Spending Account
<b>Definition</b>	An HSA is a tax-advantaged savings account that is combined with a High Deductible Health Plan (HDHP). Employees use the HSA funds to cover qualified medical expenses.	An HRA is an employer-funded plan that may be used to reimburse employees for qualified medical expenses.	An FSA is an employer-established, tax-advantaged account funded by the employee and/or the employer. It can pay for qualified medical expenses with pre-tax dollars.
<b>Who is eligible?</b>	Any individual covered under a High Deductible Health Plan (HDHP) as defined in Code 223, who is not entitled to Medicare and not claimed as a tax dependent. With certain exceptions, the individual cannot have any other non-HDHP coverage.	Any common law employee, subject to employer plan design exclusions. (Note: More than 2% shareholders of S Corp and family members, LLC members, partners in a partnership and sole proprietors are NOT eligible.) Eligibility is tied to an employer-sponsored health plan for active employees.	Any common law employee, subject to employer plan design exclusions. (Note: More than 2% shareholders of S Corp and family members, LLC members, partners in a partnership and sole proprietors are NOT eligible.)
<b>Who "owns" account?</b>	Individual\Employee	Employer	Employer (held in employee's name)
<b>Who can contribute to the account?</b>	Individual\Employee, Employer	Employer only	Employee and Employer
<b>Where are funds held?</b>	In an HSA deposit account at a qualified financial institution and invested in mutual funds.	By employer	By employer
<b>Pre-tax payroll deductions allowed?</b>	Yes	No	Yes
<b>Annual maximum limit on contributions [irs.gov]</b>	Yes <sup>1</sup>	No <sup>2</sup>	Yes <sup>3</sup>
<b>Entire election available for reimbursement at start of plan year?</b>	No	Depends on plan design	Yes
<b>What distributions are allowed?</b>	<ul style="list-style-type: none"> <li>• Debit card<sup>4</sup></li> <li>• Claim, request for distribution or bill pay</li> <li>• Online/paper</li> </ul>	<ul style="list-style-type: none"> <li>• Debit card<sup>4</sup></li> <li>• Claim, request for reimbursement or bill pay</li> <li>• Online/paper</li> </ul>	<ul style="list-style-type: none"> <li>• Debit card<sup>4</sup></li> <li>• Claim, request for reimbursement or bill pay</li> <li>• Online/paper</li> </ul>

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## HSA, HRA AND FSA PLAN COMPARISON CHART (CONT.)

	HSA Health Savings Account	HRA Health Reimbursement Arrangement	FSA Flexible Spending Account
<b>Must have health plan?</b>	Yes. A qualified HDHP is required, whether through employer or not.	Employees have to be enrolled in employer-sponsored group coverage unless the HRA is limited to vision or dental expenses. <sup>5</sup>	No. But employer must offer qualified health coverage.
<b>Tax Benefit</b>	Contributions are tax free, interest and investment gains are tax free and withdrawals for qualified medical expenses are tax free.	Employer deposits and claim payments are tax free.	Employer/payroll deposits and claim payments are tax free.
<b>Access to funds after termination</b>	Individual account not tied to employment status.	Employee must be offered COBRA.	Employees must be offered COBRA (usually until the end of the year).
<b>Employees carry over unused amounts</b>	Yes. The individual owns the account and any contributions made to it, regardless of the source or timing of the contribution.	Employer discretion	Up to \$550 carryover, limited to the plan year that immediately follows OR a grace period.
<b>What is the tax treatment for employer contributions?</b>	Employer contributions may qualify as a deductible business expense and are exempt from FICA and other employment taxes.	Employer contributions may qualify as a deductible business expense and are exempt from FICA and other employment taxes.	Employer contributions may qualify as a deductible business expense and are exempt from FICA and other employment taxes.
<b>What is the tax treatment for employee contributions?</b>	Employee contributions may be made through a cafeteria plan and are tax free. If made outside of a cafeteria plan, they are treated as an above-the-line deduction.	Employees are not permitted to contribute to an HRA.	Employee contributions to an FSA are made on a pre-tax basis, which reduces annual taxable income.

This Plan Comparison Chart is a summary of differences between plan types, and it does not describe all of the rules and limitations that apply to these arrangements. It is not legal or tax advice. See IRS **Publication 969**, *Health Savings Accounts and Other Tax-Favored Health Plans*, for more information on HSAs, HRAs and FSAs.



1. IRS-imposed HSA limits for 2021: The 2021 annual HSA contribution limit for individuals with self-only HDHP coverage is \$3,600 (a \$50 increase from 2020), and the limit for individuals with family HDHP coverage is \$7,200 (a \$100 increase from 2020). Annual catch-up contributions for those 55 and over: \$1,000 (unchanged from 2020).

2. IRS does not impose HRA limits; limits are set by employer.

3. Employee contribution limits for 2021 for FSAs is \$2,750; for 2020, the limit for an FSA cannot exceed \$2,750 per IRS Rules. Employer contributions may not discriminate in favor of highly compensated individuals.

4. HSA, HRA and FSA debit cards are automatically restricted for use with medical service providers and for items purchased at retail that are identified as qualified medical expenses based on electronic inventory control codes.

5. PHS Act sec 2711, per DOL FAQ re: PPACA Part XI Q1, Q3 <http://www.dol.gov/ebsa/faqs/faq-aca11.html> HRA Enrollees must be enrolled in group health plan.