

# YOUR HEALTH SAVINGS ACCOUNT (HSA)

Making your dollars work for you.

Associated Bank is pleased to offer an HSA in connection with your employer-sponsored qualified High Deductible Health Plan (HDHP). Use your HSA to save for tomorrow's medical expenses while enjoying tax advantages today.

## Tax-free funds

By contributing to an HSA, you may be able to use pre-tax funds for your qualified medical expenses,<sup>1</sup> making your dollars work harder.<sup>2</sup>

	Without HSA	With HSA
Income	\$500	\$500
25% federal income tax*	-\$125	\$0
Amount available for healthcare expenses	\$375	\$500

## Make payments with ease

All it takes is a swipe of your HSA debit card to pay for a healthcare expense. Payments are automatically withdrawn from your reimbursement account, so there are no out-of-pocket costs. You can also have reimbursements deposited directly into the account of your choice, pay the provider directly from your HSA and schedule recurring payments for items such as monthly prescriptions.

## Easy-to-use website

You have secure access to your account to check your balances in real time, submit receipts online, view plan payment details and manage other activities.

## User-friendly mobile application

The Associated Benefits Connection® mobile app allows you to access available balances, upload receipts using your device's camera and receive selected text alerts.

## No "use it or lose it" rules

Your unused account balances can be carried over from year to year, allowing you to plan for future medical expenses. Your HSA is not subject to "use it or lose it" rules.

## Save for retirement

Any unused funds in your HSA can be used for retirement. Non-medical expenses after age 65 are not subject to penalties (income taxes may apply).<sup>2</sup>

## Invest your dollars

Invest your HSA funds into a Health Savings Investment Account.<sup>3</sup> Select from a variety of institutional class mutual funds through Associated Bank.

**For more information about how an HSA can help you, call 800-270-7719 or visit [AssociatedBank.com/HSA](http://AssociatedBank.com/HSA).**



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

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.

## 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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1. Please see your tax advisor to determine if you are eligible to contribute to an HSA on a pre-tax basis and regarding potential state tax law implications.
  2. Consult with your tax advisor to determine if expenses are qualified medical expenses to avoid penalty.
  3. Non-deposit investment products, insurance, and securities are NOT deposits or obligations of, insured or guaranteed by Associated Bank, N.A. or any bank or affiliate, are NOT insured by the FDIC or any agency of the United States, and involve INVESTMENT RISK, including POSSIBLE LOSS OF VALUE. Associated Banc-Corp and its affiliates do not give tax or legal advice. Consult with your tax and/or legal advisor for information specific to your situation.
- Please ask about details on fees and terms and conditions of these products. (8/21) P04312