# HSA Tax Document FAQ

### Why did I receive a tax document?

The IRS requires your HSA custodian to issue form 1099-SA and 5498-SA to you so you can obtain information about your Health Savings Account (HSA) to use when you file your tax return.

### When will I receive my tax documents?

Generally, the 1099-SA forms are available in late January and the 5498-SA forms are available anytime from February through May, depending on when your custodian generates them. In the event you make any contributions before the final tax filing deadline that are for the prior tax year then you may receive both an original and a corrected 5498-SA form. You should use the most recent version when filing your taxes.

### What do I do with the 1099-SA form I received?

The 1099-SA form contains information regarding your HSA distributions (withdrawals) and should be used to complete IRS Form 8889.

- When distributions are made for qualified medical expenses, they are reported on IRS form 8889 as part of your tax filing.
- When distributions are made for non-qualified medical expenses, they are reported on IRS form 1040 and form 8889. Distributions used to pay non-qualified medical expenses are considered taxable and are subject to income tax. In addition, these distributions may be subject to an additional 20% penalty tax.

Please consult your tax advisor or refer to the IRS instructions for more information.

### What do I do with the 5498-SA form I received?

The 5498-SA form contains information regarding your HSA contributions (deposits) and should be used to complete IRS Form 8889.

- Total contributions made during the tax reporting period are included as well as those made in the current year for the prior year are included. In addition, rollover contributions made from another HSA or Archer MSA are included.
- Most contributions are generally made to your HSA on a pretax basis through payroll deductions and employer contributions and are not deductible.
- Contributions you make on an after-tax basis (outside of payroll) are tax deductible.

Please consult your tax advisor or refer to the IRS instructions for more information.

### Why did I receive more than one IRS 1099-SA Form or 5498-SA Form?

You may receive more than one form 1099-SA in the event you had different types of distributions during the reporting period. The 1099-SA form is limited to one type of distribution per form.

You may also receive more than one form 1099-SA or 5498-SA form in the event you are issued a corrected tax form. Correction tax forms are denoted as such.

### How do I request a correction to my tax form?

If you believe you need a corrected tax form, then please contact your HSA Administrator.

### What if I transferred my HSA during the tax reporting period?

You will most likely receive tax forms from your current custodian as well as your former custodian.

### What if I didn't receive a tax form?

You can check under Message Center / View Statements to find your tax documents. If you do not have a tax document displayed and think that there should be, then please contact your HSA Administrator.

### How do I change it so I can receive a paper tax form mailed to me?

You can change your tax document delivery preferences in the portal.

### Where can I get additional information regarding HSA tax forms and tax filing information?

For more information regarding your HSA refer to www.IRS.gov or Publication 969 on the IRS website.