



Health Savings Account Tax Tips

Health Savings Accounts (HSAs) can help you offset rising out-of-pocket medical costs. Your payroll contributions go into an account before they are taxed, grow tax-deferred, and can be withdrawn tax-free to pay for qualified medical expenses, including deductible and health costs not covered by your plan.

The significant tax benefits HSAs offer require certain IRS reporting. Below are easy reminders about tax documents, forms and other tax issues you should know. Don't forget to check that you've received all necessary tax documents before filing your tax return.

Provided by Your Employer (if applicable)	
✓ Form W-2 <i>(Wages, Taxes and HSA Contribution through year end by 1/31)</i>	Your W-2 shows your wages and taxes withheld. In addition, Box 12-W will show pre-tax HSA contributions made to your account by you and your employer if they were made through payroll. This information may be used to complete Form 8889.
Provided by Your HSA Banking Custodian	
✓ Form 1099-SA <i>(Total HSA Distributions by 1/31)</i>	You should receive Form 1099-SA, which reports the total distributions from your HSA for the year. This total includes funds spent using your health care payment card and money withdrawn through online reimbursement requests. You should use Form 1099-SA to help complete IRS Form 8889. If you did not use any HSA funds, you will not receive Form 1099-SA.
✓ Form 5498-SA <i>(Total HSA Contributions by 5/31)</i>	By May 31, you should receive Form 5498-SA, which reports the total contributions made to your HSA for the previous tax year. This form is usually created after the tax filing deadline (typically April 15) to include any contributions made to your HSA up to the tax filing deadline. This form is also submitted to the IRS. You do not need Form 5498-SA to file your income tax return, but you should confirm the contribution amount and keep this form for your records.

IRS Forms

✓ Form 1040 (Individual Tax Return)	Use the 1040 long form to file your taxes; you cannot use the 1040 EZ form.
✓ Form 8889 (HSA Contribution and Distribution Worksheet)	Submit Form 8889 with your 1040 long form. It reports contributions to and distributions from your HSA for the tax year. The form also allows you to report if any of your HSA funds were used for non-qualified medical expenses. Refer to the IRS Instructions for Form 8889 at http://www.irs.gov/pub/irs-pdf/i8889.pdf or contact your tax advisor for details on how to complete Form 8889.
✓ Form 5329 (Excess HSA Contributions)	Submit this form, along with Form 1040, to report excess HSA contributions that are not withdrawn from your HSA prior to the tax filing deadline, if applicable. Refer to the IRS Instructions for Form 5329 at http://www.irs.gov/pub/irs-pdf/i5329.pdf .

Important Reminders

Contribution Limits and Tax Penalties

- ✓ **Contribution limits are set by the IRS each year and include both employer and employee contributions. It is your responsibility to ensure you do not exceed each year's total contribution limit.**
- ✓ **Individuals 55 or older may make additional catch-up contributions up to \$1,000.**
- ✓ **You should not owe taxes or penalties on HSA distributions (money you used) for qualified medical expenses. If you used HSA funds for non-qualified medical expenses, they are subject to income tax, and you will likely have to pay an additional 20% penalty on those distributions.**

Additional Prior Year Contributions

You can contribute to your HSA right up until you file your taxes for the year. So, if you haven't reached your contribution limit, you can make a last-minute deposit for the prior year until April 15. We recommend that any additional contributions be made by April 1 to ensure time for processing. Additionally, be aware that extensions to file your taxes do not extend the contribution window beyond April 15. Here is our quick-and-easy process to make additional contributions in your online account.

- ✓ Sign in to your Premera Blue Cross account and select "Personal Funding Account" and then "Manage Your Account." Then, select "Manage HSA Contributions" under "Accounts & Balances." Use "Add or Change Contributions," to enter your one-time contribution. On the next screen, select the tax year in which you want the contribution to be applied.
- ✓ Enter prior year contributions by April 1 to ensure funds are processed in time to qualify for the previous tax year.
- ✓ Contributions made outside a payroll deduction are after-tax. This means they must be reported on Form 8889 to receive a tax benefit.

This information does not constitute tax advice. For more information, please contact your tax advisor or refer to IRS Publication 969 at <http://www.irs.gov/pub/irs-pdf/p969.pdf>. Please keep in mind that your state might have additional tax rules. Always refer to your state's tax guidance regarding HSA filing and taxation.

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Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាផ្សេងៗ ដើម្បីជួយចំណាត់ថ្នាក់ដល់សមាស្ស័យផ្សេងៗ។

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

ለነፃ የቋንቋ እርዳታ አገልግሎቶች እና ተገቢ ድጋፍ ሰጪ አጋዥ ሙሳሪዎችን እና አገልግሎቶችን ለማግኘት በስልክ ቁጥር

Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

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