Fidelity Investments is committed to providing concise, detailed information so that you can complete your income tax returns and manage your accounts. The 5498-SA Tax Form is not required to report your HSA contributions so Fidelity will no longer be issuing a 5498-SA in January. If you are expecting a 5498-SA it will be available in May.

To report your HSA contributions on your tax return, you will need a copy of your W-2 for the total pretax contributions made by you through payroll or by your employer. This can be found in box 12, code W of your W-2.

If you made after-tax contributions in 2019 for 2019, please see your December HSA Statement.

If you made after-tax contributions in 2020 for 2019, please see your most recent HSA Statement.

If you made any rollovers in 2019, please check your Transaction History on Fidelity.com.

If you need your fair market value as of 12/31/2019, please refer to December 2019 HSA Statement.

The following 5498-SA Tax Guide provides information on what will be included on the form you receive in May.

We suggest that you consult your tax advisor about the use of this information in preparing your income tax return.
Your Form 5498-SA and Summary Statement

**FORM 5498-SA REPORTABLE INFORMATION**

Line 2: Reports total contributions received into your HSA in 2019.

Line 3: Reports the total HSA contributions made in 2020 for 2019.

Line 4: Reports any rollover contributions to your Fidelity HSA from another HSA or Archer MSA. See IRS Form 8853 or IRS Form 8889 and their instructions for information on how to report distributions and rollovers. This amount is not included in lines 2 or 3.

Line 5: Shows the fair market value of your Fidelity HSA at the end of 2019. Please refer to your online Transaction History on Fidelity.com for your 12/31/19 fair market value.

Line 6: Shows the type of account that is reported on Form 5498-SA.

**Other information:** The trustee of your Fidelity HSA may provide other information about your account on this form.

Note: Do not attach Form 5498-SA to your income tax return. Instead, keep it for your records.

Generally, contributions you make to your Fidelity HSA are made on a pretax basis via payroll deduction and are not deductible. Any contributions you make on an after-tax basis—via check, for example—are tax deductible. In addition, you cannot deduct employer contributions to an HSA.

See IRS Form 8859, “Health Savings Accounts (HSAs),” and its instructions. Any employer contributions made to HSAs are shown on your Form W-2 in Box 12 (code W).

For more information, see IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans.

**HSA PORTFOLIO**

This information is not reported to the IRS.

The HSA Portfolio section lists the holdings in your Fidelity HSA reported as of December 31, 2019. The section also includes the 2019 and 2018 fair market values of your portfolio as of December 31.

**HSA BENEFICIARY SUMMARY**

This information is not reported to the IRS.

The HSA Beneficiary Summary section of your Form 5498-SA provides a detailed list of the beneficiaries on file for your Fidelity HSA as of April 30, 2020. It is important to check your beneficiary information periodically and make necessary updates. To update your beneficiary information online, go to Fidelity.com, click Customer Service, click Account Maintenance, and then Beneficiaries.

HSA assets generally pass to beneficiaries outside the instructions of a will. Your designated beneficiaries will receive your Fidelity HSA assets after your death, according to the Fidelity HSA Custodial Agreement.

This form is for illustrative purposes only. Certain information on the form may not pertain to your account(s).
◆ Spousal beneficiary: **Spouse is the designated beneficiary.** If your spouse is the designated beneficiary of your HSA, the HSA will be treated as your spouse’s after your death. See the Instructions for IRS Form 8889.

◆ Nonspousal beneficiary (other than estate): If you inherited the Fidelity HSA from someone who was not your spouse, the HSA ceases to be an HSA and is generally taxable to you. See the Instructions for IRS Form 8889.

**SAVE FOR FUTURE QUALIFIED MEDICAL EXPENSES**

Unused funds in your HSA can accumulate to pay for future qualified medical expenses. You can also choose from a wide selection of securities in which to invest your Fidelity HSA funds.

**Maximizing Your HSA Contributions for 2019**

The maximum annual amount that can be contributed to an HSA from all sources (employee, employer, and other third-party contributions) is specified by law and indexed annually.

The following table illustrates how an annual contribution limit may be determined for 2019 contributions based on different HDHP coverage examples.

<table>
<thead>
<tr>
<th>EXAMPLE</th>
<th>Age on 12/31/19</th>
<th>Months Enrolled in HDHP and HSA Eligible</th>
<th>Maximum Annual Contribution Amount</th>
<th>Sample Employer Contribution</th>
<th>Maximum Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example 1: Full-year eligibility</td>
<td>35</td>
<td>12</td>
<td>$7,000</td>
<td>$1,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>HDHP coverage: January 1–December 31</td>
<td>Coverage tier: Family</td>
<td>Catch-up contributions: Not eligible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Example 2: Full-year eligibility with catch-up contributions</td>
<td>56</td>
<td>12</td>
<td>$8,000&lt;sup&gt;3&lt;/sup&gt; ($7,000 + $1,000)</td>
<td>$1,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>HDHP coverage: January 1–December 31</td>
<td>Coverage tier: Family</td>
<td>Catch-up contributions: Eligible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Example 3: Partial-year eligibility&lt;sup&gt;4&lt;/sup&gt;</td>
<td>35</td>
<td>9</td>
<td>$3,500&lt;sup&gt;2&lt;/sup&gt;</td>
<td>$500</td>
<td>$3,000&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>HDHP coverage: April 1–December 31</td>
<td>Coverage tier: Individual</td>
<td>Catch-up contributions: Not eligible</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Investing involves risk, including the risk of loss.**

1. This hypothetical example is for illustrative purposes only and does not represent the performance of any security. The example assumes an annual contribution, contributed monthly, of $3,000 to an HSA with an assumed hypothetical 7% annual return after 1, 2, 5, 10, and 20 years. An account may earn more or less. The example also assumes that no distributions are taken from the HSA prior to year 20. The ending values do not reflect taxes, fees, or inflation. If they did, amounts would be lower. Taxes may be due upon distribution from your HSA. You may be subject to a 20% penalty if your distribution is not for qualified medical expenses. Investing in this manner does not ensure a profit and does not protect against loss in a declining market.

2. Under the Tax Relief and Health Care Act of 2006, you may contribute the maximum amount for the year as long as you have coverage in December. However, if you fail to remain covered under the HDHP and to be an otherwise eligible individual for the 12 months following the last month of the taxable year, the extra contribution above the prorated amount is included in income and is subject to an additional 10% tax.

3. Participant is age 55 or older and is eligible to make a catch-up contribution of $1,000 in 2019.

4. If you are in an HDHP on December 1, you can make a full-year contribution even if you weren’t eligible earlier in the year. You will need to keep this eligibility for the following twelve months (January–December the following year). If you are not covered in an HDHP on December 1, then you will need to prorate your contributions for the time you were covered in an HDHP.
<table>
<thead>
<tr>
<th>Frequently Asked Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Why am I receiving a Form 5498-SA?</strong></td>
</tr>
<tr>
<td><strong>When will I receive my Form 5498-SA?</strong></td>
</tr>
<tr>
<td><strong>Am I required to report information contained in Form 5498-SA on my federal tax return?</strong></td>
</tr>
<tr>
<td><strong>How do I know what the maximum annual contribution limit is for my Fidelity HSA?</strong></td>
</tr>
<tr>
<td><strong>How do I handle excess contributions to my HSA?</strong></td>
</tr>
<tr>
<td><strong>How is a rollover to my HSA reported?</strong></td>
</tr>
<tr>
<td><strong>I transferred my HSA to Fidelity during 2019. Who will send me my tax forms?</strong></td>
</tr>
<tr>
<td><strong>Where can I get additional information regarding HSA tax forms and filing information?</strong></td>
</tr>
</tbody>
</table>

**ADDITINAL INFORMATION**

- For advice about your individual tax situation or for help preparing your tax return, consult your investment or tax advisor.
- Visit the IRS at www.irs.gov or call 800-829-1040.

Fidelity Investments does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

© 2020 FMR LLC. All rights reserved.