2015 HSA Tax Information

Your Health Savings Account provides great tax advantages on contributions, distributions, and earnings. With that being said, there are certain tax forms and instructions required for your tax filing each year. Your HSA administrator, PayFlex (Aetna) or HSA Bank (Excellus), will mail the IRS forms necessary to file your taxes, they can also be viewed by logging into your online account. You will possibly need three of the following forms:

- **IRS Form 1099-SA**, which is provided for each HSA distribution you made in the current tax year. The five distribution types are 1) normal; 2) excess contribution removal; 3) death; 4) disability; and 5) prohibited transaction. This information is used to complete IRS Form 8889
- **IRS Form 5498-SA**, which provides you with all the contributions made to your Health Savings Account in that current tax year (both employer and employee contributions as well as earned interest). This information is used to complete IRS Form 8889
- **W-2**, which is produced by the University of Rochester and reports all pre-tax payroll deductions in box 12 with a code of W.

The **IRS Form 8889**, reports all contributions, withdrawals, interest, excess contributions and any withdrawals for non-qualified expenses. This form should be completed by an accountholder, using IRS Forms 1099-SA and 5498-SA provided by your HSA administrator, and submitted with tax filing.

Other related documents available from the IRS web site:

- Instructions for **IRS Forms 1099-SA and 5498-SA**
- Instructions for **Form 8889**

**Please note:** April 15th is the tax deadline to make contributions towards the prior year. It is also the deadline to make any amendments from the prior year as well. Questions? Contact your HSA administrator (PayFlex, 1-888-678-8242 or HSA Bank, 1-800-357-6246) or the Benefits Office at 275-2084.