

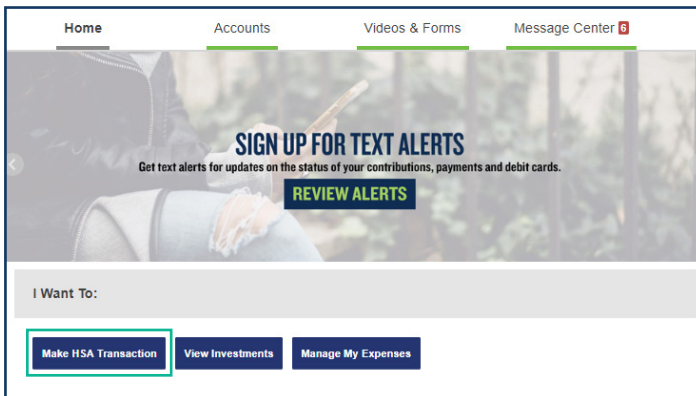
# Guide to HSA Distributions and Contributions

## MAXIMIZE YOUR HSA DOLLARS

You can withdraw and deposit post-tax funds into your HSA through your online account or by mailing the applicable form. Note: A potential delay in fund availability for large post-tax contributions may occur (payroll and employer contributions are exempt).

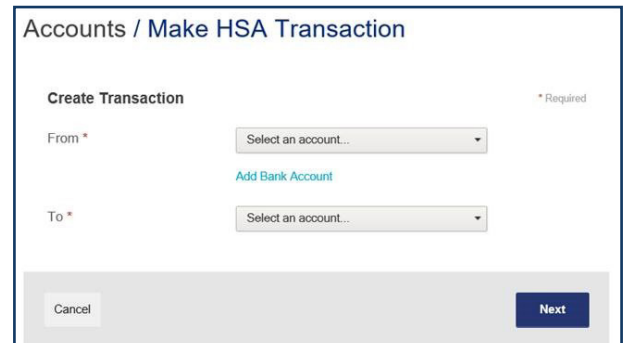
### Online

**Step 1:** Select “Make HSA Transaction” within the I Want To section.



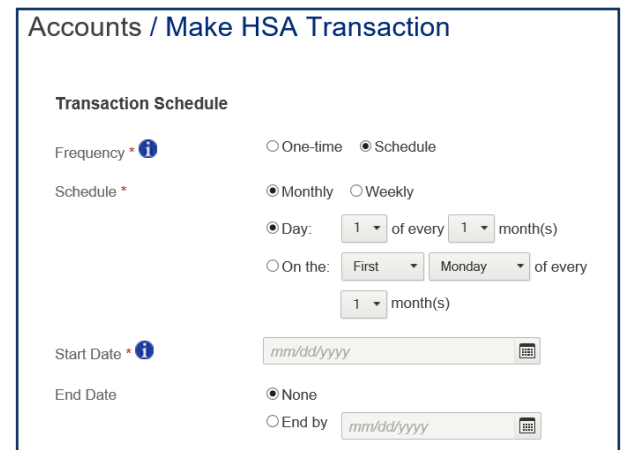
The screenshot shows a navigation bar with 'Home', 'Accounts', 'Videos & Forms', and 'Message Center'. Below is a banner for 'SIGN UP FOR TEXT ALERTS' with a 'REVIEW ALERTS' button. Underneath, the 'I Want To:' section contains three buttons: 'Make HSA Transaction' (highlighted with a red box), 'View Investments', and 'Manage My Expenses'.

**Step 2:** Complete the fields in the screenshot below. You will need to have a bank account established in order to make an electronic contribution.



The screenshot shows the 'Accounts / Make HSA Transaction' form. The 'Create Transaction' section has a '\* Required' label. It includes 'From \*' and 'To \*' dropdown menus, both currently set to 'Select an account...'. There is a blue link for 'Add Bank Account'. At the bottom, there are 'Cancel' and 'Next' buttons.

**Step 3:** Choose if it's a one-time or scheduled transaction.



The screenshot shows the 'Accounts / Make HSA Transaction' form, specifically the 'Transaction Schedule' section. It includes 'Frequency \*' with radio buttons for 'One-time' and 'Schedule'. Under 'Schedule \*', there are radio buttons for 'Monthly' and 'Weekly'. The 'Day' is set to '1' of every '1' month(s). There are also options for 'On the: First' of every '1' month(s), with a dropdown for 'Monday'. The 'Start Date \*' is a text field with a calendar icon. The 'End Date' has radio buttons for 'None' and 'End by' with a text field and calendar icon.

## Guide to HSA Distributions and Contributions, continued

**Step 4:** Next, enter the amount and any notes.

Accounts / Make HSA Transaction

**Transaction Details** \* Required

Tax Description ⓘ Normal Distribution

Amount \* \$

Expense ⓘ

Recipient/Patient ⓘ  Ace Sample

Notes

**Summary**

From My HSA

To Me (Check)  
541 Hawkins St  
Ladysmith, AL 58051

Schedule One-time

**Step 5:** Agree to the Claims Terms and Conditions and Normal Distribution Disclaimer. Then, click “Submit.”

### Fax or Mail

Submit the applicable form by fax or mail.

**Fax:** 855-717-6571

**Mail:** Mercer Marketplace

PO Box 6161

Fargo ND 58108-6161

If you need to request a distribution due to an excess contribution removal, prohibited transactions, rollover, transfer, divorce or disability, please use the HSA Distribution Form. If you need to request a distribution due to the death of the HSA accountholder, please use the HSA Death Distribution Form.

You can deposit funds into your HSA by mailing the HSA Contribution Form with a paper check or money order.

### HSA Tax Documents

Accountholders can access Form 1099-SA for reporting distributions made during the tax year and Form 5498-SA for reporting contributions made to the HSA during the tax year electronically through their online accounts. 1099-SAs and 5498-SAs are made available by January 31 each year. It is the accountholder’s responsibility to keep records to support distributions and to complete Form 8889 and attach it to Form 1040.

To access these forms, log in to your online account, hover over the Statements & Notifications tab and select HSA Tax Statements, then click on the name of the document you need. **Note:** Once the tax documents have generated, there will be a quick link on the Message Center to view your tax statements.