

HSA tax checklist

These are the required tax forms you need if you have an HSA. If you contributed and/or withdrew from multiple HSAs during the tax year, you may receive tax forms from each provider. If you did not make any contributions to or distributions from your HSA during the tax year you will not receive tax forms from your HSA provider(s).

From your HSA provider

☐ IRS Form 1099-SA

This form shows the distributions you've taken from your HSA over the course of the year, including rollover funds, and whether they were used for qualified expenses. This form is typically sent out by January 31.

☐ IRS Form 5498-SA

This form shows how much money you, your employer, and/or a third party contributed to your HSA over the course of the year up to the tax deadline. You do not need this form to submit your tax return. This is anticipated to be available by May 31 each year.

Additional required federal tax forms

☐ IRS Form 1040

This is the standard federal income tax form in which you report HSA contributions, taxable non-medical HSA distributions, excess HSA contributions not withdrawn or non-medical HSA distributions.

☐ IRS Form 8889

This form is required if any HSA contributions have been made to your HSA, you have made any HSA distributions, or received an HSA upon the death of the owner. Complete it by inputting all of your HSA contributions for the year as well as any additional taxes for which you're responsible. Attach this form to your personal tax return (Form 1040).

☐ IRS Form 5329

If you've made excess contributions to your HSA, you should use this form to calculate the extra taxes you owe.

Nothing on this page is intended to provide any tax, legal, insurance or financial advice. Please consult with a professional in those areas for specific advice related to your situation. Additional forms may be required for federal or state tax purposes. For more information on HSAs and tax or reporting requirements, please refer to IRS Publication 969.

For more in-depth information on HSAs and taxes visit our HSA Tax Guide: <https://livelyme.com/guides/hsa-tax-guide/>