

HEALTH EQUITY CORPORATE
 15 WEST SCENIC POINTE DRIVE SUITE 400
 DRAPER, UT 84020



CHRISTIAN I CARRILLO CIGARROA *N0022294
 1525 MCKINNEY DR
 LEANDER, TX 78641

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number HEALTH EQUITY CORPORATE 15 WEST SCENIC POINTE DRIVE SUITE 400 DRAPER, UT 84020		OMB No. 1545-1517 Form 1099-SA (Rev. November 2019) For calendar year 2021		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA Copy B For Recipient This information is being furnished to the IRS.
PAYER'S TIN 52-2383166	RECIPIENT'S TIN ***-**-8744	1 Gross distribution \$ 6,464.49	2 Earnings on excess cont. \$ 0.00	
RECIPIENT'S name CHRISTIAN I CARRILLO CIGARROA Street address (including apt. no.) 1525 MCKINNEY DR City or town, state or province, country, and ZIP or foreign postal code LEANDER, TX 78641		3 Distribution code 1	4 FMV on date of death \$ 0.00	
Account number (see instructions) 20370279		5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		

Form **1099-SA** (Rev. 11-2019) (keep for your records) www.irs.gov/Form1099SA Department of the Treasury - Internal Revenue Service

Instructions for Recipient

Distributions from a health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 or 1040-SR to report a distribution from these accounts even if the distribution isn't taxable. The payer isn't required to compute the taxable amount of any distribution.

An HSA or Archer MSA distribution isn't taxable if you used it to pay qualified medical expenses of the account holder or eligible family member or you rolled it over. An HSA may be rolled over to another HSA; an Archer MSA may be rolled over to another Archer MSA or an HSA. An MA MSA isn't taxable if you used it to pay qualified medical expenses of the account holder only. If you didn't use the distribution from an HSA, Archer MSA, or MA MSA to pay for qualified medical expenses, or in the case of an HSA or Archer MSA, you didn't roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty.

You may repay a mistaken distribution from an HSA no later than April 15 following the first year you knew or should have known the distribution was a mistake, providing the trustee allows the repayment.

For more information, see the Instructions for Form 8853 and the Instructions for Form 8889. Also see Pub. 969.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete identification number to the IRS.

Spouse beneficiary. If you inherited an Archer MSA or MA MSA because of the death of your spouse, special rules apply. See the Instructions for Form 8853. If you inherited an HSA because of the death of your spouse, see the Instructions for Form 8889.

Estate beneficiary. If the HSA, Archer MSA, or MA MSA account holder dies and the estate is the beneficiary, the fair market value (FMV) of the account on the date of death is includable in the account holder's gross income. Report the amount on the account holder's final income tax return.

Nonspouse beneficiary. If you inherited the HSA, Archer MSA, or MA MSA from someone who wasn't your spouse, you must report as income on your tax return the FMV of the account as of the date of death. Report the FMV on your tax return for the year the account owner died even if you received the distribution from the account in a later year. See the Instructions for Form 8853 or the Instructions for Form 8889. Any earnings on the account after the date of death (box 1 minus box 4 of Form 1099-SA) are taxable. Include the earnings on the "Other income" line of your tax return.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows the amount received this year. The amount may have been a direct payment to the medical service provider or distributed to you.

Box 2. Shows the earnings on any excess contributions you withdrew from an HSA or Archer MSA by the due date of your income tax return. If you withdrew the excess, plus any earnings, by the due date of your income tax return, you must include the earnings in your income in the year you received the distribution even if you used it to pay qualified medical expenses. This amount is included in box 1. Include the earnings on the "Other income" line of your tax return. An excise tax of 6% for each tax year is imposed on you for excess individual and employer contributions that remain in the account. See Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts.

Box 3. These codes identify the distribution you received: 1—Normal distribution; 2—Excess contributions; 3—Disability; 4—Death distribution other than code 6; 5—Prohibited transaction; 6—Death distribution after year of death to a nonspouse beneficiary.

Box 4. If the account holder died, shows the FMV of the account on the date of death.

Box 5. Shows the type of account that is reported on this Form 1099-SA.
Future developments. For the latest information about developments related to Form 1099-SA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099SA.

HealthEquity's guide to HSA tax forms

Form 1099-SA

HealthEquity will send you a Form 1099-SA if you had any distributions from your HSA in 2020. Enter the distributions¹ shown in Box 1 of Form 1099-SA on Line 14a of Form 8889.

Form W-2

Box 12 of your W-2 shows your HSA contributions made by pre-tax payroll deduction, if applicable, and by your employer (labeled "employer contributions" and marked with code "W"). Enter the amount from Box 12 on your W-2 on line 9 on Form 8889.

- If your HSA payroll deductions were taken pre-tax, they're considered "employer contributions" and shown in Box 12 on your W-2. You cannot claim pre-tax payroll deductions as a deduction on line 13 on Form 8889.

If you made any after-tax contributions to your HSA in 2021, enter this amount on line 2 on Form 8889. Note: After-tax contributions will not appear on your W-2. You may be able to claim a deduction for these contributions on line 13. See instructions for Form 8889 for more information.

Form 8889

File Form 8889 with your tax return to report your HSA contributions and distributions. Completing Form 8889 requires information from your 1099-SA and information from your W-2. Some of this information includes:

- Annual distributions
- Pre-tax contributions made by you or your employer

Your annual and/or monthly statements from HealthEquity will note contributions outside of pre-tax contributions through your employer and are available through your member portal. Find Form 8889 at www.irs.gov/file_source/pub/irs-pdf/f8889.pdf.

Form 5498-SA (used for informational purposes only)

Form 5498-SA reports regular and rollover contributions on health savings accounts (HSAs), Archer Medical Savings Accounts (MSAs), and Medicare Advantage MSAs (MA MSAs) as well as the fair market value of an HSA, Archer MSA, or MA MSA at the end of 2021.

- ▶ Form 5498-SA is for informational purposes only; you do not need to file it with your tax return.²

The W-2 you receive from your employer in January should match Form 5498-SA unless you made contributions outside of your employer or between January 1, 2022, and April 18, 2022, for the 2021 tax year. Note: After-tax contributions will not appear on your W-2, but will be reflected on Form 5498-SA.

¹If you feel the values reflected on a tax form are incorrect, please contact HealthEquity to review the information. HealthEquity can only make changes for six months after the close of the applicable tax year. Fees may apply.

²HealthEquity doesn't provide medical or tax advice. Consult your tax adviser or the IRS with any questions on filing your tax return and any of the forms mentioned above.

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as the expenses are tax qualified medical expenses.

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FREQUENTLY ASKED QUESTIONS

Can I still contribute for 2021?

Yes, you can make contributions through April 18, 2022, or the time you file your return, whichever comes first. The 2021 contribution limits are \$3,600 for individuals and \$7,200 families. If you're 55 or older, you can make an additional \$1,000 catch-up contribution. You cannot make contributions for the 2021 tax year after April 18, 2022.

What if I contribute during January 1 and April 18, 2022 for the 2021 tax year?

If you make further contributions to your account for 2021 prior to the deadline on April 18, 2022, HealthEquity will issue you a corrected 5498-SA by May 31, 2022.

What if I'm over the limit?

If you've contributed more than the contribution limit, you may be subject to a 6% IRS penalty and added tax liability. To avoid penalties and added taxes, submit an HSA Excess Contribution Removal Form (available on the HealthEquity member portal under 'Docs & Forms') to HealthEquity before you file your return.

What if some of my expenses aren't qualified?

To avoid penalties or taxes, submit an HSA Mistaken Distribution Form with a check payable to HealthEquity for the amount of the distribution no later than April 18, 2022. Write your member ID and "2021 redeposit" on the memo line for faster processing.

HealthEquity

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 1525 MCKINNEY DR
 LEANDER, TX 78641

CORRECTED (if checked)

TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number HEALTH EQUITY CORPORATE 15 WEST SCENIC POINTE DRIVE SUITE 400 DRAPER, UT 84020		1 Employee or self-employed person's Archer MSA contributions made in 2021 and 2022 for 2021 \$0.00	OMB No. 1545-1518 2021 Form 5498-SA	HSA, Archer MSA, or Medicare Advantage MSA Information
TRUSTEE'S TIN 52-2383166		2 Total contributions made in 2021 \$6,900.00	3 Total HSA or Archer MSA contributions made in 2022 for 2021 \$0.00	
PARTICIPANT'S name CHRISTIAN I CARRILLO CIGARROA		4 Rollover contributions \$0.00	5 Fair market value of HSA, Archer MSA, or MA MSA \$ 883.38	Copy B For Participant This information is being furnished to the IRS.
Street address (including apt. no.) 1525 MCKINNEY DR		6 HSA <input checked="" type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code LEANDER, TX 78641		Archer MSA <input type="checkbox"/>		
Account number (see instructions) 20370279		MA MSA <input type="checkbox"/>		

Form **5498-SA**

(keep for your records)

www.irs.gov/Form5498SA

Department of the Treasury - Internal Revenue Service

Instructions for Participant

This information is submitted to the IRS by the trustee of your health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage MSA (MA MSA).

Generally, contributions you make to your Archer MSA are deductible. Employer contributions are excluded from your income and aren't deductible by you. If your employer makes a contribution to one of your Archer MSAs, you can't contribute to any Archer MSA for that year. If you made a contribution to your Archer MSA when your employer has contributed, you can't deduct your contribution, and you will have an excess contribution. If your spouse's employer makes a contribution to your spouse's Archer MSA, you can't make a contribution to your Archer MSA if your spouse is covered under a high deductible health plan that also covers you.

Contributions that the Social Security Administration makes to your MA MSA aren't includible in your gross income nor are they deductible. Neither you nor your employer can make contributions to your MA MSA.

Generally, contributions you or someone other than your employer make to your HSA are deductible on your tax return. Employer contributions to your HSA may be excluded from your income and aren't deductible by you. You and your employer can make contributions to your HSA in the same year.

See Form 8853 and its instructions or Form 8889 and its instructions. Any employer contributions made to an Archer MSA are shown on your Form W-2 in box 12 (code R); employer contributions made to an HSA are shown in box 12 (code W). For more information, see Pub. 969.

Participant's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the trustee assigned to distinguish your account.

Box 1. Shows contributions you made to your Archer MSA in 2021 and through April 18, 2022, for 2021. You may be able to deduct this amount on your 2021 Form 1040 or 1040-SR. See the Instructions for Forms 1040 and 1040-SR.

Note: The information in boxes 2 and 3 is provided for IRS use only.

Box 2. Shows the total contributions made in 2021 to your HSA or Archer MSA. See Pub. 969 for who can make contributions. This includes qualified HSA funding distributions (trustee-to-trustee transfers) from your IRA to fund your HSA. The trustee of your MA MSA isn't required to, but may, show contributions to your MA MSA.

Box 3. Shows the total HSA or Archer MSA contributions made in 2022 for 2021.

Box 4. Shows any rollover contribution from an Archer MSA to this Archer MSA in 2021 or any rollover from an HSA or Archer MSA to this HSA. See Form 8853 or Form 8889 and their instructions for information about how to report distributions. This amount isn't included in box 1, 2, or 3.

Box 5. Shows the fair market value of your HSA, Archer MSA, or MA MSA at the end of 2021.

Box 6. Shows the type of account that is reported on this Form 5498-SA.

Other information. The trustee of your HSA, Archer MSA, or MA MSA may provide other information about your account on this form.

Note: Don't attach Form 5498-SA to your income tax return. Instead, keep it for your records.

Future developments. For the latest information about developments related to Form 5498-SA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form5498SA.

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