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Social security tips

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NOTICE TO EMDIOVEE	on t	S RECORDS (See back of Copy B.)	2022 <sup>OMB</sup> No. 1545-0008
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security number		6973.5	476.9
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TS name, street address (including spt. no.), city or town, state or province.  di ZIP or foreign postal code CQUE JAQUAN MCCLOUD MWOOD TERRACE ESTER, NY 14620  7 Distribution code(s) SIMPLE 9a Your percentage of total distribution 9b Total employee contributions Is being IRS.  14 State tax withheld 15 State/Payer's state no. 16 State NY/8414556639  17 Local tax withheld 18 Name of locality 19 Local Inumber (see instructions) 10 The small requirement Inumber (see instructions) 15 State (see instructions) 16 Name of locality 19 Local 18 Name of locality 19 Local 19 Local 19 Local 10 The small requirement 11 The small requirement 12 The small requirement 13 Date of payment 14 The small requirement 15 The small requirement 16 The small requirement 17 The small requirement 18 The small requirement 19	s information sinformation eing furnished to the State distribution \$5,495.86 ocal distribution	
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OX 173764 D999 /ER, CO 80217-3764 \$5,495.86 Form 1099-R Insurance Contr	tirement or Plans, IRAs,	
-338-4015  2b Taxable amount not determined  Total distribution X Copy	Recipient's	
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WealthCare Saver Prime PO Box 162177 Altamonte Springs, FL 32716 012023011629\_PNC\_1099 014022 014022 000001 016000

SHONICQUE MCCLOUD 662 ELMWOOD TERRACE **ROCHESTER, NY 14620** 



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TRUSTEE'S/PAYER'S name, stree or foreign postal code, and telepho Alegeus Tech, LLC dba W 1601 Trapelo Road Waltham, MA 02451 1-866-287-5675	et address, city or town, state or province, country, ZIP one number /ealthCare Saver		OMB No. 1545 - 1517  Form 1099-SA (Rev. November 2019)  For calendar year 2022	Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
PAYER'S TIN 90-0808825	RECIPIENTS TIN XXX-XX-9327	1. Gross Distribution \$2,023.09	2. Earnings on excess cont. \$0.00	Copy B For Recipient
RECIPIENT'S name SHONICQUE MCCLOUD Street address (including apt. no.) 662 ELMWOOD TERRACE  City or town, state or province, country, and ZIP or foreign postal code ROCHESTER, NY 14620		Distribution code	4. FMV on date of death \$0.00	This information
		5. HSA 🗵 Archer 🗆 MSA 🗆 MA MSA		is being furnished to the IRS.
Account number (see instructions) 601012358982				

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 includible 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 c 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 -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 relat Form 1099-SA and its instructions, such as legislation enacted after they we published, go to www.irs.gov/Form1099SA

