

# FORM 5498-SA INFORMATION AND FAQs

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 2011.

You'll receive Form 5498-SA from HealthEquity each May. It's for your information only. You don't need to file it with your tax return.\*

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 Jan. 1, 2012, and Apr. 17, 2012, for the 2011 tax year. (Note: only contributions made as pre-tax payroll deductions will show on your W-2 [in Box 12]. After-tax contributions won't appear on your W-2, but will be reflected on Form 5498-SA.)

Find detailed instructions on how to read Form 5498-SA at [www.irs.gov/pub/irs-pdf/f5498sa.pdf](http://www.irs.gov/pub/irs-pdf/f5498sa.pdf).

## Frequently Asked Questions

### Q. Who receives Form 5498-SA?

**A.** Any account owner who makes a regular, rollover, or employer contribution to an HSA, Archer MSA, or MA MSA, as well as anyone with one of these accounts that had a balance at the end of the tax year.

### Q. Why doesn't my W-2 match the contributions on Form 5498-SA?

**A.** If the contributions on your W-2 don't match your Form 5498-SA, you likely made after-tax contributions or contributions between Jan. 1, 2012 and Apr. 18, 2012 for the 2011 tax year.

### Q. What should I do with my 5498-SA?

**A.** We recommend that you retain this statement along with your other HSA documentation.

### Q. Do I file the 5498-SA with my taxes?

**A.** No. All HSA contributions must be reported on IRS Form 8889 and filed with your tax forms.

### Q. What happens if I want to make additional contributions after January?

**A.** The IRS allows you to make HSA contributions for the prior year up until the tax filing deadline.

### Q. What is "FMV"?

**A.** FMV stands for Fair Market Value and represents the balance of your HSA as of December 31st.

If 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.