

TAX FORM

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Health Savings Account Tax Form 5498-SA: Frequently Asked Questions

As an HSA Accountholder, every year you may receive two forms from JPMorgan Chase Bank ("Chase", the custodian or sub-custodian for your HSA) for tax information and reporting purposes:



Contributions: Form 5498-SA (the enclosed form)

- Includes all funds **deposited to your HSA**
- Mailed in May
- Use your **Year-End statement** or access the **YTD Tax Year Summary** link under the Transactions tab to complete Form 8889 when filing your Federal tax return (available on the HSA website)

Distributions: Form 1099-SA

- Includes all funds **spent from your HSA**
- Mailed in January
- Used to report distributions on IRS Form 8889

Please note: Graphic images are for illustrative purposes only.

What should I do with the Form 5498-SA? Do I have to report the information on Form 5498-SA on my federal income tax return?

This form is for informational purposes and supports contributions already reported on your tax return. You should keep this form with your other tax records. You must report all HSA contributions on IRS Form 8889. However, we recognize that you likely have already filed your tax return by the time this statement is received, so this information is always available online under the Transactions tab within the **YTD Tax Year Summary** link. Please speak with your tax advisor if you need help with this form. Links to forms and other external websites that support the tax filing process are available in the **Tools and Resources** section of the HSA site.

I have already filed my taxes. Why are you sending the Form 5498-SA now?

The IRS requires Chase to issue Form 5498-SA if you contributed to your HSA during, or for, the previous tax year. We are required to send and file this information with the IRS by May 31, allowing us to include any contributions made in 2014 for 2013. All information needed to complete Form 8889 and your income tax return is available online under the Transactions tab within the **YTD Tax Year Summary** link.

What is the 2013 annual contribution limit for my HSA?

For self-only coverage, the limit for 2013 is \$3,250. For family coverage, the limit is \$6,450. Please note that this is based on full year eligibility. If you are not eligible for the entire year or have changed coverage, your limits may be different. In addition, if you are at least 55 years of age and not enrolled in Medicare, you can make an additional catch-up contribution. The catch-up contribution amount is \$1,000. Please speak with your tax advisor for more information about how the contribution limits apply to your situation.

I don't see my full Social Security number, how will the IRS identify my information?

For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (TIN), or adoption taxpayer identification number (ATIN). However, Chase has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

If you have additional questions about your HSA contributions, contact HSA Customer Service at 1-866-524-2483. This tax statement is also available online through the secure HSA website.

For more information on qualified medical expenses, you can refer to IRS Publication 502 "Medical and Dental Expenses" or IRS Publication 969 "Health Savings Accounts and Other Tax-Favored Health Plans." For tax filing, you may also be required to complete IRS Form 8889, which is also available online by logging into your HSA account and selecting the Tools and Resources page, or on the IRS website, www.irs.gov. Please consult your tax advisor or call the IRS help line at 1-800-Tax-1040 (1-800-829-1040) for assistance.

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