

Important Notice Regarding Electronic Delivery of Tax Forms 1099-SA and 5498-SA

HealthcareBank, your HSA Custodian is notifying you of a change in how we will deliver 1099-SA and 5498-SA tax forms related to your HSA. *Form 1099-SA* is used to report distributions from your HSA during a calendar year. *Form 5498-SA* is used to report contributions to your HSA during a calendar year.

These tax forms have been available to you electronically, via logging into your HSA, but in past years, we have also mailed paper copies of these tax forms to your address on record. We will continue to mail these tax forms in 2016, to reflect activity in your HSA during the 2015 calendar year.

In 2017, for the calendar year 2016, our standard delivery method for tax forms related to your HSA, will be electronic. These tax forms will be posted to your HSA consumer portal and an email will be sent notifying you that your tax forms are available on your HSA consumer portal. Please make sure you have an email address on file and that it is accurate, or you will not receive your notification. In addition, tax form 5498-SA will be made available at the same time as your 1099-SAs, versus in May. If you make an additional contribution to your HSA on or prior to April 15th for the previous tax year, a corrected 5498-SA will be generated and made available on the HSA consumer portal.

Beginning June, 2016 your consent to electronic delivery may be withdrawn at any time, on-line, once you log into your HSA and go to Statements and Notifications tab or by furnishing the withdrawal in writing (electronically or on paper) to your HSA Administrator.

More Information.

When you established your HSA at Healthcare Bank, you created an online account and executed the HSA Custodial Agreement and Disclosure Statement (the "Agreement"). You agreed that all account information relating to your HSA may be made available exclusively in electronic form. Because our past practice of providing paper copies of tax forms 1099-SA and 5498-SA is changing, please note the following:

- Although you consented to electronic delivery of tax forms, paper copies will be provided on request. Your HSA Administrator may charge a fee for paper copies.
- Your consent to electronic delivery applies to every year the tax forms are furnished.
- To obtain a paper copy of your tax forms, please contact your HSA Administrator. Your HSA Administrator serves as Healthcare Bank's designated representative for all communications related to your HSA. To obtain your HSA Administrator's contact information, please log into your HSA consumer portal.
- Beginning June, 2016, your consent to electronic delivery may be withdrawn at any time, on-line, once you log into your HSA and go to Statements and Notifications tab or by furnishing the withdrawal in writing (electronically or on paper) to your HSA Administrator.
- If you close your HSA, you will still access your tax forms through your HSA consumer portal. If you are unable to login to your HSA consumer portal, please contact the HSA Administrator.
- To verify and update your email address, please log into your HSA consumer portal and go to the Statements and Notifications tab.
- To view your tax forms you will need Adobe Reader. We recommend that you print or save your tax forms when they are posted.
- Your tax forms will be maintained in your HSA consumer portal for seven (7) years. If your HSA is closed and you are unable to access your forms through the HSA consumer portal, please contact your HSA Administrator.

Reminder: Please log into your HSA and make certain we have your current email and home address!