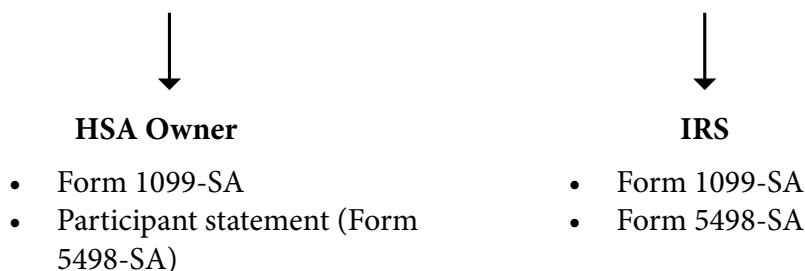
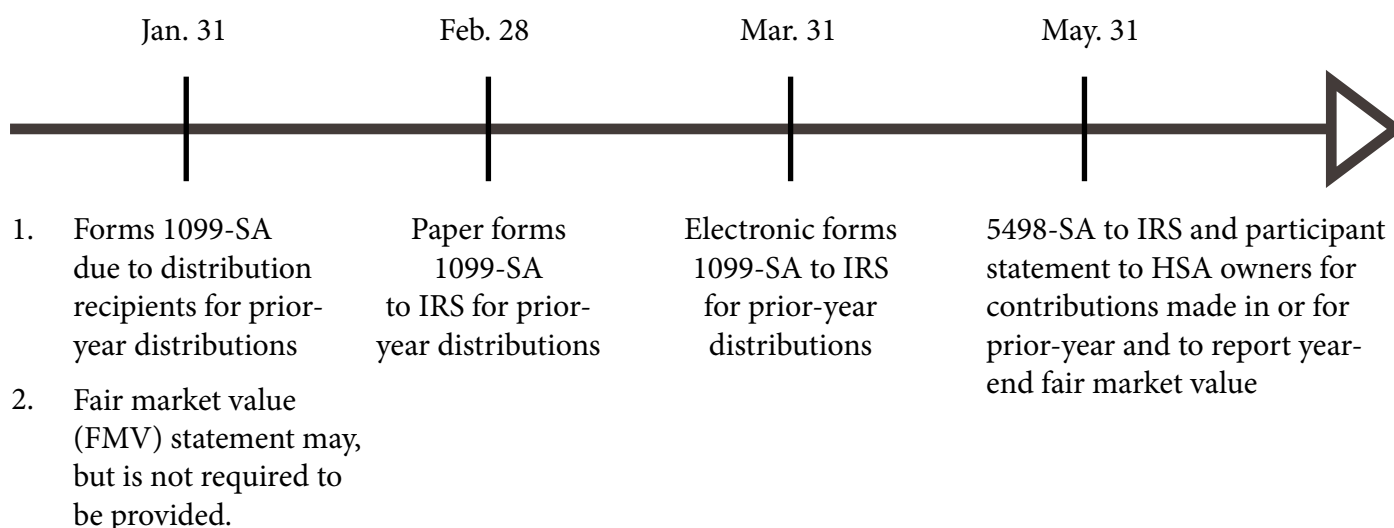


# HSA Reporting

## Financial Organization HSA Reporting Obligations



## Financial Organization HSA Reporting Timeline



Required Report	To	Purpose	Delivery	Due Date	Penalty for Failure
Form 1099-SA	HSA distribution recipients	Reports HSA distribution activity to the HSA owner/beneficiary	Paper form	Jan. 31 for prior year's distributions	\$50 for each failure
Form 1099-SA	IRS	Reports HSA distribution activity to the IRS	Electronically or in paper form	Feb. 28 (paper) March 31 (electronic) for prior year's distributions	\$50 for each failure
Form 5498-SA	IRS	Reports HSA contribution activity and fair market value to the IRS	Electronically or in paper form	May 31 for prior year's contributions	\$50 for each failure
Participant Statement (Form 5498-SA)	HSA owners	Reports HSA contribution activity to HSA owner	Form 5498-SA or a qualifying substitute.	May 31 for prior year's contributions	\$50 for each failure

\* Financial organizations may provide HSA owners with a statement of the December 31 fair market value (FMV) of the HSA by the following January 31.

