

Consider transferring your HSA balance to Fidelity

You can transfer any HSA balance that you have to Fidelity at any time, and transfers don't count toward your annual IRS limit.

A few reasons to consider consolidating your HSA money at Fidelity are:

- **Streamlined management.** Manage your health care spending and retirement goals easily by accessing your HSA and 401(k) all under one login on NetBenefits®.
- **A single debit card.** Simplify your health care spending.
- **No administrative fees with Fidelity.** If you decide to keep your HSA balance at your current provider, you may be subject to administrative and investment fees.
- **Several investment choices.** Your HSA investing options include more than 10,000 mutual funds, individual stocks and bonds, CDs, and ETFs on Fidelity's brokerage platform. In addition, the Fidelity HSA Funds to Consider lineup includes a small number of mutual funds† that have a zero minimum investment and no transaction fee which may be suitable for HSA investors.

Steps to transfer your HSA balance to Fidelity

- To transfer your HSA balance, generally you'll need to have more money than is required to cover any transfer or closure fees from your current provider.
- If your balance is less than what is needed to cover your transfer or closure fees, you may want to consider spending the remaining balance on qualified medical expenses to avoid any ongoing maintenance fees you may incur.
- If any of your HSA money is invested, your current HSA may be held in two separate accounts: a bank account holding your cash balance and a brokerage account holding your investments. Both account types are eligible to be transferred, although your investments will need to be liquidated to be transferred.
- Transfer times can vary and are contingent on your current firm. You can track your progress along the way.

To transfer your HSA:

1. Collect your current HSA account information, such as the name of the current firm with your HSA, your account number and balance. It's a good idea to have a current statement available.
2. Go to www.fidelity.com/go/hsa/transfer and select "*Start a transfer*".
3. Log in with the same username and password you use to access NetBenefits®, your 401(k) or other brokerage accounts you may have at Fidelity.
4. Enter the name of your current HSA provider.
5. Type in your account number as shown on your statement and choose HSA for account type.
6. Select "*an existing account*" and any eligible HSA will be presented. If you do not have a Fidelity HSA®, choose "*Open a new account*" and follow the prompts to continue your transfer.
7. Select "*All*" of my account for a full transfer, and "*Yes*" for all cash.
8. Attach a recent statement.
9. Review and confirm your transfer request and then select "*Next*".
10. Select the button to sign Tap or click to sign.

After signing and submitting your request, you will receive a Success page with the estimated completion date for your transfer.

Initiate a Transfer »

Contact Fidelity for assistance

If you have any questions or need assistance, call Fidelity at **800-544-3716** to assist you (Monday through Friday from 8:30 a.m. to 8:30 p.m. ET).



Investing involves risk, including risk of loss.

Be sure to consider all your available options and the applicable fees and features of each before moving your assets.

The information provided herein is general in nature. It is not intended, nor should it be construed, as legal or tax advice. Because the operation of an HSA has tax implications, you are strongly encouraged to consult your tax advisor before opening an HSA. You are also encouraged to review information available from the Internal Revenue Service (IRS) for taxpayers, which can be found on the IRS website at IRS.gov. You can find IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, and IRS Publication 502, Medical and Dental Expenses, online, or you can call the IRS to request a copy of each at 800-829-3676.

The timing of the plan changes and transition period, including any asset reallocations, described within depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in our account are sold and/or reinvested.

In identifying investment options to include in the Fidelity HSA Funds to Consider, Fidelity only considered Fidelity open-end mutual funds and open-end mutual funds offered by a limited universe of third-party fund companies that participate in an exclusive marketing, engagement, and analytics program with Fidelity for which they pay Fidelity an annual fee. The only third-party fund companies whose funds were eligible for this program were companies that generally have a track record of generating the strongest customer demand for their products from across Fidelity's customer channels and have been paying Fidelity a sufficient level of compensation for the shareholder servicing performed by Fidelity.
Account transaction fees refers to fees for account features such as account opening, funds transfer, debit cards, excess contributions, etc. and does not include recordkeeping fees, which may be charged to employers. Employers may choose to pass recordkeeping fees on to employees.

There may be funds that require a minimum amount to invest, but Fidelity does not require a minimum to start investing.

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