



Important information for Form 1099-SA

This **Form 1099-SA** is for your Inspira Financial Health Savings Account (HSA). It shows your HSA **distributions in 2025**. This includes what you paid for with your Inspira debit card, payments to health care providers, and amounts paid to you from your HSA. We sent a copy of this form to the Internal Revenue Service (IRS). Below are some Frequently Asked Questions (FAQs) about this form.

What do I need to do with Form 1099-SA?

Save it. You'll **use it to complete IRS Form 8889**. As an HSA account holder, you must complete Form 8889 when you file your federal tax return. You can find more information on Form 8889 at www.irs.gov. Click **Find Forms & Instructions > List All Current Forms & Instructions >** In the **Find** box type in **8889 >** Click the **Search** button.

Can I find my HSA tax forms online?

Yes. Log into the Inspira member website. Click **Documents & Forms** and select **My Documents**. From the drop down, select **HSA Tax Documents**.

How do I sign up for "paperless" tax forms?

Your tax forms are always available in your online account. If you no longer want to get your tax forms in the mail, log into the Inspira member website. Click **Account Settings** and select **Account notifications**.

Is this the only tax form I'll receive for my HSA?

No. In May, we'll send you Form 5498-SA. You won't need to include that form when you file your taxes. We'll send it to the IRS for you. Form 5498-SA includes pre-tax contributions from your paycheck, any contributions you made on your own (post-tax), and any employer contributions you received. You can make contributions for 2025 until the tax filing deadline.

Field descriptions for Form 1099-SA

Box 1: Gross distribution – Total withdrawals from your HSA that posted from January 1 through December 31. This includes debit card payments, payments to health care providers, and amounts paid to you.

Box 2: Earnings on excess cont. – Includes earnings on any excess contributions you may have withdrawn and received from your HSA during the tax year. It also includes interest or investment earnings that apply to these funds.

Box 3: Distribution code – Identifies the type of distributions from your HSA.

1 = Normal distribution*

2 = Excess contributions*

3 = Disability

4 = Death distribution other than code 6

5 = Prohibited transaction

6 = Death distribution after year of death to a non-spouse beneficiary

Box 4: FMV on date of death – This is reported only if the account holder has passed away. The Fair Market Value (FMV) is the total value of the account on the date of death. Otherwise, this box will be blank.

Box 5: HSA/Archer HSA/MA MSA – This will be marked for HSA; MA MSA stands for Medicare Advantage Medical Savings Account.

Account number – The unique number that Inspira has for your HSA.

*If you have normal distributions and a return of excess contributions, you'll receive two forms. You'll receive one form for each distribution code.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

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In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.