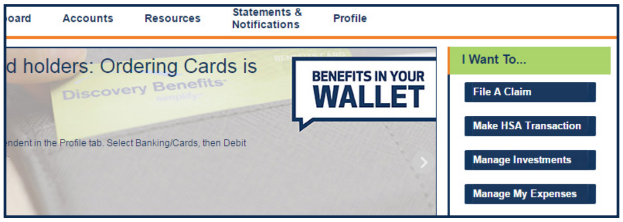
Guide to HSA Distributions and Contributions

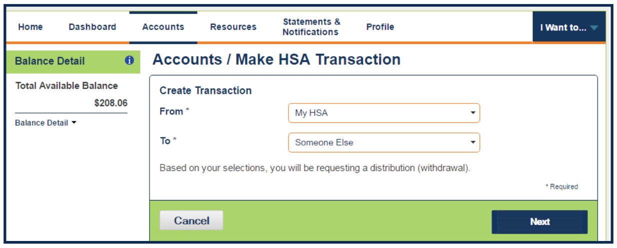
You can withdraw and deposit funds into your HSA through your online account or by mailing the applicable form.

Online

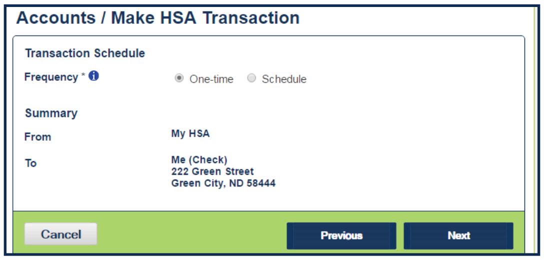
Step 1: Select "Make HSA Transaction" within the I Want To... section.



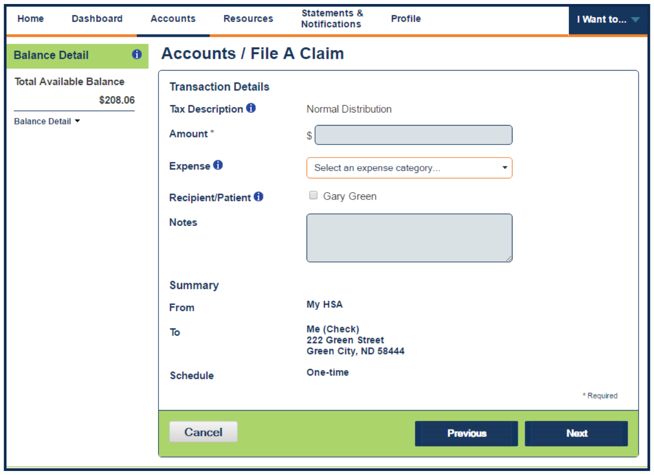
Step 2: Complete the fields in the screenshot below. You will need to have a bank account established in order to make an electronic contribution.



Step 3: Choose if it's a one-time or scheduled transaction.



Step 4: Next, enter the amount and any notes.



Step 5: Agree to the Claims Terms and Conditions and Normal Distribution Disclaimer. Then, click "Submit."

Guide to HSA Distributions and Contributions, continued

Fax or Mail
Submit the applicable form by fax or mail.

Fax: 1-866-451-3245
Mail: Discovery Benefits PO Box 2926, Fargo ND 58108-2926

If you need to request a distribution due to an excess contribution removal, prohibited transactions, rollover, transfer, divorce or disability, please use the HSA Distribution Form. If you need to request a distribution due to the death of the HSA account holder, please use the HSA Death Distribution Form.

You can deposit funds into your HSA by mailing the HSA Contribution Form with a paper check or money order.

HSA Tax Documents

Account holders can access Form 1099-SA for reporting distributions made during the tax year and Form 5498-SA for reporting contributions made to the HSA during the tax year electronically through their consumer portal. 1099-SAs and 5498-SAs are made available on the portal by January 31st each year. It is the account holder's responsibility to keep records to support distributions and to complete Form 8889 and attach it to Form 1040.

To access these forms on your consumer portal, hover over the Statements & Notifications tab and select HSA Tax Statements, then click on the name of the document you need. **Note:** Once the tax documents have generated, there will be a quick link on the Message Center to view your tax statements.