

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  
**HealthEquity Corporate**  
**15 West Scenic Pointe Drive Suite 400**  
**Draper, UT 84020**

OMB No. 1545-1517  
**Form 1099-SA**  
(Rev. November 2019)  
For calendar year  
2022

**Distributions  
From an HSA,  
Archer MSA, or  
Medicare Advantage  
MSA**

PAYER'S TIN <b>52-2383166</b>	RECIPIENT'S TIN <b>xxx-xx-8347</b>	<b>1</b> Gross distribution \$ <b>442.83</b>	<b>2</b> Earnings on excess cont. \$ <b>0.00</b>	<b>Copy B For Recipient</b>
RECIPIENT'S name <b>Sachin G. Deshpande</b>		<b>3</b> Distribution code <b>1</b>	<b>4</b> FMV on date of death \$ <b>0</b>	
Street address (including apt. no.) <b>33842 Hanover Woods Trl</b>		<b>5</b> HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		<b>This information is being furnished to the IRS.</b>
City or town, state or province, country, and ZIP or foreign postal code <b>Solon, OH 44139</b>				
Account number (see instructions) <b>4251042</b>				

Form **1099-SA** (Rev. 11-2019)

(keep for your records)

[www.irs.gov/Form1099SA](http://www.irs.gov/Form1099SA)

Department of the Treasury - Internal Revenue Service

## Instructions for Recipient

Distributions from a health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 or 1040-SR to report a distribution from these accounts even if the distribution isn't taxable. The payer isn't required to compute the taxable amount of any distribution.

An HSA or Archer MSA distribution isn't taxable if you used it to pay qualified medical expenses of the account holder or eligible family member or you rolled it over. An HSA may be rolled over to another HSA; an Archer MSA may be rolled over to another Archer MSA or an HSA. An MA MSA isn't taxable if you used it to pay qualified medical expenses of the account holder only. If you didn't use the distribution from an HSA, Archer MSA, or MA MSA to pay for qualified medical expenses, or in the case of an HSA or Archer MSA, you didn't roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty.

You may repay a mistaken distribution from an HSA no later than April 15 following the first year you knew or should have known the distribution was a mistake, providing the trustee allows the repayment.

For more information, see the Instructions for Form 8853 and the Instructions for Form 8889. Also see Pub. 969.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete identification number to the IRS.

**Spouse beneficiary.** If you inherited an Archer MSA or MA MSA because of the death of your spouse, special rules apply. See the Instructions for Form 8853. If you inherited an HSA because of the death of your spouse, see the Instructions for Form 8889.

**Estate beneficiary.** If the HSA, Archer MSA, or MA MSA account holder dies and the estate is the beneficiary, the fair market value (FMV) of the account on the date of death is includable in the account holder's gross income. Report the amount on the account holder's final income tax return.

**Nonspouse beneficiary.** If you inherited the HSA, Archer MSA, or MA MSA from someone who wasn't your spouse, you must report as income on your tax return the FMV of the account as of the date of death. Report the FMV on your tax return for the year the account owner died even if you received the distribution from the account in a later year. See the Instructions for Form 8853 or the Instructions for Form 8889. Any earnings on the account after the date of death (box 1 minus box 4 of Form 1099-SA) are taxable. Include the earnings on the "Other income" line of your tax return.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows the amount received this year. The amount may have been a direct payment to the medical service provider or distributed to you.

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**Box 4.** If the account holder died, shows the FMV of the account on the date of death.

**Box 5.** Shows the type of account that is reported on this Form 1099-SA.

**Future developments.** For the latest information about developments related to Form 1099-SA and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099SA](http://www.irs.gov/Form1099SA).

THE BANK OF NEW YORK MELLON  
BENEFITWALLET H.S.A.  
PO BOX 535473  
PITTSBURGH, PA 15253

PAUL ANTONY  
1B  
264 CHATHAM PARK DRIVE  
PITTSBURGH, PA 15220

**Correction to printed copy.**

Please review these tax documents carefully. If you find a discrepancy, please contact the Customer Service number provided on your statement no later than May 31st.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  THE BANK OF NEW YORK MELLON BENEFITWALLET H.S.A. PO BOX 535473 PITTSBURGH, PA 15253		OMB No. 1545-1517  <b>Form 1099-SA</b> (Rev. November 2019)  For calendar year 2022		<b>Distributions From an HSA, Archer MSA, or Medicare Advantage MSA</b>  <b>Copy B For Recipient</b> This information is being furnished to the IRS.	
PAYER'S TIN 13-5160382	RECIPIENT'S TIN ***-**-7013	1 Gross distribution  \$2,647.76	2 Earnings on excess cont.		
RECIPIENT'S name, street address (including apt no.), city or town, state or province, country, and ZIP or foreign postal code  PAUL ANTONY 1B 264 CHATHAM PARK DRIVE PITTSBURGH, PA 15220		3 Distribution code  1	4 FMV on date of death		
		5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>			
Account number (see instructions) 95000870321367					

Form 1099-SA

(Rev. 11-2019)

(keep for your records)

[www.irs.gov/Form1099SA](http://www.irs.gov/Form1099SA)

Department of the Treasury - Internal Revenue Service

## 1099-SA Instructions for Recipient

Distributions from a health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 or 1040-SR to report a distribution from these accounts even if the distribution isn't taxable. The payer isn't required to compute the taxable amount of any distribution.

An HSA or Archer MSA distribution isn't taxable if you used it to pay qualified medical expenses of the account holder or eligible family member or you rolled it over. An HSA may be rolled over to another HSA; an Archer MSA may be rolled over to another Archer MSA or an HSA. An MA MSA isn't taxable if you used it to pay qualified medical expenses of the account holder only. If you didn't use the distribution from an HSA, Archer MSA, or MA MSA to pay for qualified medical expenses, or in the case of an HSA or Archer MSA, you didn't roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty.

You may repay a mistaken distribution from an HSA no later than April 15 following the first year you knew or should have known the distribution was a mistake, providing the trustee allows the repayment.

For more information, see the Instructions for Form 8853 and the Instructions for Form 8889. Also see Pub. 969.

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**Spouse beneficiary.** If you inherited an Archer MSA or MA MSA because of the death of your spouse, special rules apply. See the Instructions for Form 8853. If you inherited an HSA because of the death of your spouse, see the Instructions for Form 8889.

**Estate beneficiary.** If the HSA, Archer MSA, or MA MSA account holder dies and the estate is the beneficiary, the fair market value (FMV) of the account on the date of death is includable in the account holder's gross income. Report the amount on the account holder's final income tax return.

**Nonspouse beneficiary.** If you inherited the HSA, Archer MSA, or MA MSA from someone who wasn't your spouse, you must report as income on your tax return the FMV of the account as of the date of death. Report the FMV on your tax return for the year the account owner died even if you received the distribution from the account in a later year. See the Instructions for Form 8853 or the Instructions for Form 8889. Any earnings on the account after the date of death (box 1 minus box 4 of Form 1099-SA) are taxable. Include the earnings on the "Other income" line of your tax return.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows the amount received this year. The amount may have been a direct payment to the medical service provider or distributed to you.

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**Box 4.** If the account holder died, shows the FMV of the account on the date of death.

**Box 5.** Shows the type of account that is reported on this Form 1099-SA.

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Member FDIC

Optum Bank  
PO Box 271629  
Salt Lake City, UT 84127

FNU VIJAY SUDHAKAR  
608 SEMINOLE CANYON DR  
GEORGETOWN, TX 78628-7220

### Important: IRS tax form 1099-SA for your health savings account (HSA)

Dear FNU:

This enclosed IRS tax form 1099-SA shows your 2021 distributions from your Optum Bank health savings account (HSA). Please use this information to fill out IRS tax form 8889 which is what you'll need to submit your taxes. To access IRS tax form 8889 log in at [irs.gov](#) and navigate to Forms and Publications.

#### Here's what you need to know:

- Box 1 includes your total distributions for 2021.
- Box 2 shows any earnings on the excess while it was in the account.
- Box 3 shows the distribution code. Different codes will display depending on the situation. Code 1 summarizes all reportable distributions made in 2021. This does not include fees or investment losses as these are not reportable. Code 2 reports any excess contribution corrected that were processed against your account. For all other code descriptions please contact a tax professional.
- Any corrections processed before 1/1/2022 are reflected on this form. However, any corrections processed in 2022 will cause a corrected tax document to be generated.
- If you had any contributions that apply to 2021, you'll also get tax form 5498-SA.

**Ready to say goodbye to printed forms?** Log in to your account to access your HSA, click "Accounts" from menu bar, select "Account Management" and update your Communications preference to "Online."

**Questions?** Please log in at [www.optumbank.com](#) to access your HSA or call 1-866-234-8913.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		OMB No. 1545-1517 <b>2021</b> Form 1099-SA		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
PAYER'S federal identification number 47-0858534	RECIPIENT'S identification number XXX-XXX-5989	1 Gross distribution \$1,250.00	2 Earnings on excess cont. \$0.00	<b>Copy B For Recipient</b>  This information is being furnished to the Internal Revenue Service.
RECIPIENT'S name FNU VIJAY SUDHAKAR		3 Distribution code 1	4 FMV on date of death \$	
Street address (including apt. no.) 608 SEMINOLE CANYON DR		5 HSA <input checked="" type="checkbox"/> Archer <input type="checkbox"/> MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code GEORGETOWN, TX 78628-7220				
Account number (see instructions) 414912789				Department of the Treasury - Internal Revenue Service

Form **1099-SA** (keep for your records)

[www.irs.gov/form1099sa](#)

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Optum Bank  
PO Box 271629  
Salt Lake City, UT 84127

FNU VIJAY SUDHAKAR  
608 SEMINOLE CANYON DR  
GEORGETOWN, TX 78628-7220

### Important: IRS tax form 1099-SA for your health savings account (HSA)

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CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  Optum Bank P.O. Box 271629 Salt Lake City, UT 84127-1629		OMB No. 1545-1517 <b>2022</b> Form 1099-SA		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
PAYER'S federal identification number 47-0858534	RECIPIENT'S identification number XXX-XXX-5989	<b>1</b> Gross distribution \$303.00	<b>2</b> Earnings on excess cont. \$0.00	<b>Copy B For Recipient</b>  This information is being furnished to the Internal Revenue Service.
Street address (including apt. no.) 608 SEMINOLE CANYON DR		<b>3</b> Distribution code 1	<b>4</b> FMV on date of death \$	
City or town, state or province, country, and ZIP or foreign postal code  GEORGETOWN, TX 78628-7220		<b>5</b> HSA <input checked="" type="checkbox"/> Archer <input type="checkbox"/> MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		
Account number (see instructions) 414912789				Department of the Treasury - Internal Revenue Service

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[www.irs.gov/form1099sa](#)

Department of the Treasury - Internal Revenue Service

**1099-SA Tax Form**  
**Distributions From an HSA, Archer MSA, or Medicare Advantage MSA**

Tax Year: 2022

CORRECTED

**Copy B for Recipient (keep for your records only)**

**Trustee/Payer Information**

Name: WEX Inc.  
Federal Identification Number: 010526993  
Address: 1 Hancock Street  
Portland, ME 04101

**Recipient Information**

Name: Satish Subramani  
Identification Number: 698292497  
Address: 990 EDGEMOOR DR S UNIT 205  
COLUMBUS, OH 43240  
Account Number: 83251420718935

Box 1 Gross distribution	\$4,925.36
Box 2 Earnings on excess contributions	
Box 3 Distribution code	1
Box 4 FMV on date of death	
Box 5 Account type	HSA

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THE BANK OF NEW YORK MELLON  
BENEFITWALLET H.S.A.  
PO BOX 535473  
PITTSBURGH PA 15253

**IMPORTANT NOTICE**

Please review these tax documents carefully. If you find a discrepancy, please contact the Customer Service number provided on your statement no later than May 31.

**PJCGR100904723**  
SANDEEP B YENJANE  
400 CAMELOT CT  
APT 701  
PITTSBURGH PA 15220

**HSA Account Holders:**

If your maximum contribution limit has not been reached, we can accept contributions to your HSA until April 15. If you do make an additional contribution, or have already done so, we will furnish a final 5498-SA by May 31 reflecting the additional contribution.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number <b>THE BANK OF NEW YORK MELLON BENEFITWALLET H.S.A. PO BOX 535473 PITTSBURGH, PA 15253</b>			OMB No. 1545-1517 <b>Form 1099-SA</b> (Rev. November 2019) For calendar year 2023	<b>Distributions From an HSA, Archer MSA, or Medicare Advantage MSA</b>
PAYER'S TIN 13-5160382	RECIPIENT'S TIN *****3676	1 Gross distribution 762.47	2 Earnings on excess cont.	<b>Copy B For Recipient</b> This information is being furnished to the IRS.
RECIPIENT'S name, street address (including apt no.), city or town, state or province, country, and ZIP or foreign postal code <b>SANDEEP B YENJANE 400 CAMELOT CT APT 701 PITTSBURGH, PA 15220</b>		3 Distribution code 1	4 FMV on date of death	
Account Number: 95000870331887		5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		

Form 1099-SA (Rev. 11-2019) (keep for your records) www.irs.gov/Form1099SA Department of the Treasury - Internal Revenue Service

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CORRECTED (if checked)

TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number <b>THE BANK OF NEW YORK MELLON BENEFITWALLET H.S.A. PO BOX 535473 PITTSBURGH, PA 15253</b>		1 Employee or self-employed person's Archer MSA contributions made in 2023 and 2024 for 2023	OMB No. 1545-1518 <b>2023</b> <b>Form 5498-SA</b>	<b>HSA, Archer MSA, or Medicare Advantage MSA Information</b>
TRUSTEE'S TIN 13-5160382	PARTICIPANT'S TIN *****3676	2 Total contributions made in 2023 \$1,200.00	3 Total HSA or Archer MSA contributions made in 2024 for 2023	<b>Copy B For Participant</b> This information is being furnished to the IRS.
PARTICIPANT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code <b>SANDEEP B YENJANE 400 CAMELOT CT APT 701 PITTSBURGH, PA 15220</b>		4 Rollover contributions	5 Fair market value of HSA, Archer MSA, or MA MSA \$5,181.31	
Account Number: 95000870331887		6 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		

Form 5498-SA (keep for your records) www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service

Page 1 of 2

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# 1099-SA Tax Form

## Distributions From an HSA, Archer MSA, or Medicare Advantage MSA

Tax Year: 2022

CORRECTED

### Copy B for Recipient (keep for your records only)

#### Trustee/Payer Information

Name: WEX Inc.  
Federal Identification Number: 010526993  
Address: 1 Hancock Street  
Portland, ME 04101

#### Recipient Information

Name: Satish Subramani  
Identification Number: 698292497  
Address: 990 EDGEMOOR DR S UNIT 205  
COLUMBUS, OH 43240  
Account Number: 83251420718935

Box 1 Gross distribution	\$4,925.36
Box 2 Earnings on excess contributions	
Box 3 Distribution code	1
Box 4 FMV on date of death	
Box 5 Account type	HSA

#### Instructions for Recipient

Distributions from a health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 or 1040-SR to report a distribution from these accounts even if the distribution isn't taxable. The payer isn't required to compute the taxable amount of any distribution.

An HSA or Archer MSA distribution isn't taxable if you used it to pay qualified medical expenses of the account holder or eligible family member or you rolled it over. An HSA may be rolled over to another HSA; an Archer MSA may be rolled over to another Archer MSA or an HSA. An MA MSA isn't taxable if you used it to pay qualified medical expenses of the account holder only. If you didn't use the distribution from an HSA, Archer MSA, or MA MSA to pay for qualified medical expenses, or in the case of an HSA or Archer MSA, you didn't roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty.

You may repay a mistaken distribution from an HSA no later than April 15 following the first year you knew or should have known the distribution was a mistake, providing the trustee allows the repayment.

For more information, see the Instructions for Form 8853 and the Instructions for Form 8889. Also see Pub. 969.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete identification number to the IRS.

**Spouse beneficiary.** If you inherited an Archer MSA or MA MSA because of the death of your spouse, special rules apply. See the Instructions for Form 8853. If you inherited an HSA because of the death of your spouse, see the Instructions for Form 8889.

**Estate beneficiary.** If the HSA, Archer MSA, or MA MSA account holder dies and the estate is the beneficiary, the fair market value (FMV) of the account on the date of death is includable in the account holder's gross income. Report the amount on the account holder's final income tax return.

**Nonspouse beneficiary.** If you inherited the HSA, Archer MSA, or MA MSA from someone who wasn't your spouse, you must report as income on your tax return the FMV of the account as of the date of death. Report the FMV on your tax return for the year the account owner died even if you received the distribution from the account in a later year. See the Instructions for Form 8853 or the Instructions for Form 8889. Any earnings on the account after the date of death (box 1 minus box 4 of Form 1099-SA) are taxable. Include the earnings on the "Other income" line of your tax return.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows the amount received this year. The amount may have been a direct payment to the medical service provider or distributed to you.

**Box 2.** Shows the earnings on any excess contributions you withdrew from an HSA or Archer MSA by the due date of your income tax return. If you withdrew the excess, plus any earnings, by the due date of your income tax return, you must include the earnings in your income in the year you received the distribution even if you used it to pay qualified medical expenses. This amount is included in box 1. Include the earnings on the "Other income" line of your tax return. An excise tax of 6% for each tax year is imposed on you for excess individual and employer contributions that remain in the account. See Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts.

**Box 3.** These codes identify the distribution you received: 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 nonspouse beneficiary.

**Box 4.** If the account holder died, shows the FMV of the account on the date of death.

**Box 5.** Shows the type of account that is reported on this Form 1099-SA.

**Future developments.** For the latest information about developments related to Form 1099-SA and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099SA](http://www.irs.gov/Form1099SA).