

☐ CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city, state, and ZIP code STERLING HSA 1000 Broadway Suite 250 Oakland, CA 94607  800-617-4729		OMB No. 1545-1517 <b>2016</b> Form <b>1099-SA</b>		<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 Internal Revenue Service.
PAYER'S federal identification number <b>84-1637046</b>	RECIPIENT'S identification number <b>***-**-2610</b>	1 Gross Distribution <b>\$2,003.70</b>	2 Earnings on excess cont <b>\$0.00</b>	
RECIPIENT'S name, street address(including apt. no.), city, state, and ZIP code  KatieLeonard  2044 SW Rose Lane Portland , OR 97201		3 Distribution code <b>1</b>	4 FMV on date of death <b>\$0.00</b>	
		5 <input checked="" type="checkbox"/> HSA <input type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA		
Account number(see instructions) <b>IOR325738</b>				
Form 1099-SA		(Keep for your records)		Department of the Treasury - Internal Revenue Service

## Instructions for Recipient

Distributions from a health savings account (HSA), Archer MSA, or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 to report a distribution from these accounts even if the distribution is not taxable. The payer is not required to compute the taxable amount of any distribution. An HSA or Archer MSA distribution is not taxable if you used it to pay qualified medical expenses of the account holder and family 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 is not taxable if you used it to pay qualified medical expenses of the account holder only. If you did not 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 did not roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty. For more information, see the separate instructions for Form 8853 and Form 8889. Also see Pub. 969.

### Recipient's identification number.

For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has your tax return. An excise tax of 6% for each tax year is imposed on you for excess individual and employer reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

### 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 includible 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 was not 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 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.