

Form 8889 folder: what each HSA owner sends

Start with the coverage group: the months of HDHP coverage set the limit before any form is read. If Form 5498-SA is not out yet, the custodian's deposit history stands in for it.

Client or engagement

Forms from the HSA custodian

- ☐ Form 1099-SA for each HSA
Box 1 total distributions, Box 3 distribution code
- ☐ Form 5498-SA for each HSA
Due to you by May 31; shows contributions for the year
- ☐ Contribution history or confirmations for the year
Needed when filing before Form 5498-SA arrives
- ☐ Year-end account statement
Shows the balance and any transfers in or out

Contributions

- ☐ Form W-2 with Box 12 code W
Employer money plus your pre-tax payroll deposits
- ☐ Bank records of deposits you made yourself
These after-tax deposits are the deductible part
- ☐ Custodian note on which year each January to April deposit counts for
Avoids counting one deposit in two years
- ☐ Employer notice for a prior-year contribution made January 1 to April 15
Shows the money counts for last year although it is on this year's W-2
- ☐ Letter confirming removal of an excess contribution
Only if you put in too much and took it back out

Coverage and eligibility

- ☐ HDHP plan name, start and end dates, self-only or family
For each month of the year; sets the limit
- ☐ Form 1095-B, 1095-C or 1095-A
Backs up the months of coverage
- ☐ Form 1095-A or plan documents showing a bronze or catastrophic plan (2026)
These count as HDHPs from 2026 even if the deductible is lower
- ☐ Direct primary care membership agreement and monthly fee
From 2026; the fee cap sets whether it blocks contributions

- ☐ Spouse's HSA statements if either of you had family coverage
The family limit is shared between spouses
- ☐ Medicare enrollment notice with the Part A start date
Contributions stop from the first month of Medicare
- ☐ Dates of birth of each account owner
Age 55 adds the catch-up; age 65 ends the extra 20% tax

Proof for every withdrawal

- ☐ Itemized receipts for medical costs paid from the HSA
Date, provider, patient and amount on each one
- ☐ Explanation of benefits statements from the insurer
Shows the cost was not paid by the plan
- ☐ Records of costs paid for a spouse or dependent
Name of the person treated on each receipt

Transfers, rollovers and prior years

- ☐ Transfer or rollover statements between HSAs
From both the old and the new custodian
- ☐ Form 1099-R and Form 5498-SA for an IRA-to-HSA funding distribution
Only if one was made this year
- ☐ Last year's Form 8889
Shows excess contributions carried forward and any testing period