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Health Savings Account (HSA)* FAQs for Intel retirees

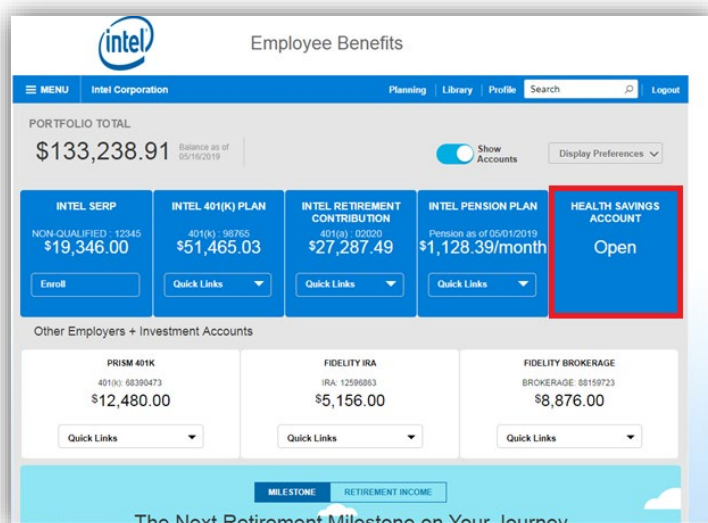
1. I'm enrolling in the IRMP Anthem HDHP. How do I open a Fidelity HSA?

You can open your Fidelity HSA online by following the steps below or by calling Fidelity's customer service at (888) 401-7377.

Once your HSA is open, you will receive your HSA debit card in the mail. You can also request additional debit cards for your qualified dependents through the HSA "Paying" tab on Fidelity [NetBenefits](#)® or by completing this [application](#).

Steps to open a Fidelity HSA if you are enrolled in IRMP Anthem HDHP:

- (a) Login to the Fidelity [NetBenefits](#)® site.
- (b) Click the **Health Savings Account Open** box highlighted below:



- (c) Click the **Get Started** button

* HSA is not an Intel-sponsored benefit; eligibility requirements apply, and contribution limits are set by the IRS

Open a Health Savings Account

To open and contribute to a Fidelity HSA®, you must have a valid U.S. address. Unless this account will be used solely to make rollover contributions, you must also meet the eligibility requirements below.

You may open and contribute to an HSA if you:

- Are covered in an **HSA-eligible health plan** on the first of the month.
- Are not enrolled in Medicare.
- Are not covered by an **ineligible health plan**.
- Cannot be claimed as a dependent on someone else's tax return.

Exit [Get Started](#)

Questions?
800-742-4015

(d) You will go through a series of account opening windows, until you get to the final screen below, where you can select **Open Account**.

Agree to Terms

Open, read, and save each of the documents below.

HSA Agreements (PDF)	Custodial and brokerage agreements as well as information concerning privacy, fees, commissions, and FDIC-insured deposit sweep program
Terms & Conditions (PDF)	Terms and conditions applicable to opening your account
Householding of Shareholder Documents (PDF)	Description of how certain financial documents for your account will be delivered to individuals in your household
Electronic Delivery Agreement (PDF)	The consent to receive certain financial documents for this account electronically rather than through the U.S. mail

In this application, "you" refers to the account owner. If you are unable to view or access these documents, please call this application. You may obtain paper copies of this application or any of these documents listed above at any time at no charge by calling 800-242-2945.

Do you agree to the electronic delivery of the above documents?

By selecting Open Account below, you acknowledge that you:

- Are the person named in this account application;
- Have been provided with the above documents electronically and do not need a paper copy;
- Have read and understood, and agree to be bound by the above documents, which set forth the terms and conditions of this account, as they are currently in effect and as they may be amended in the future, in accordance with their terms, as applicable, including but not limited to the HSA Agreements, Terms & Conditions, consent to Householding of Shareholder Documents, Electronic Delivery Agreement, and other documents;
- Will electronically sign this application by selecting Open Account.

This account is governed by a [pre-dispute arbitration clause](#) ¹⁷ which is part of the Fidelity Brokerage HSA Customer Account Agreement and which is accessible by [selecting the preceding link](#). By selecting Open Account, you acknowledge receipt of the pre-dispute arbitration clause.

Exit [Previous](#) [Open Account](#)

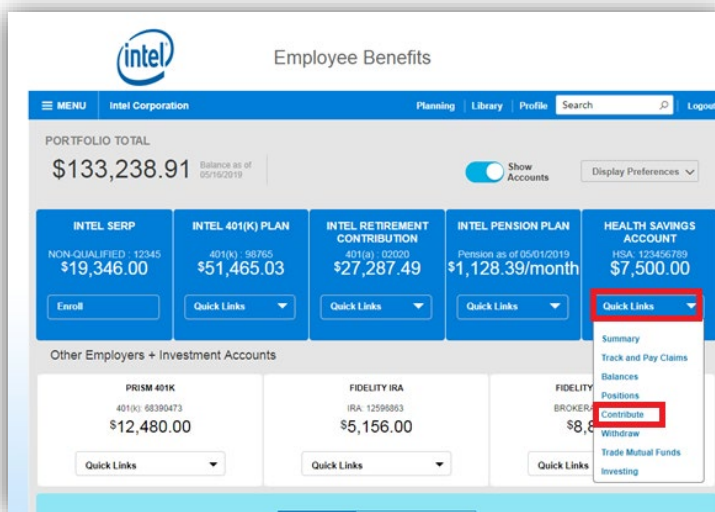
Questions?
800-742-4015

2. I'm enrolling in IRMP Anthem HDHP. How can I transfer my HSA balance from another HSA administrator to Fidelity?

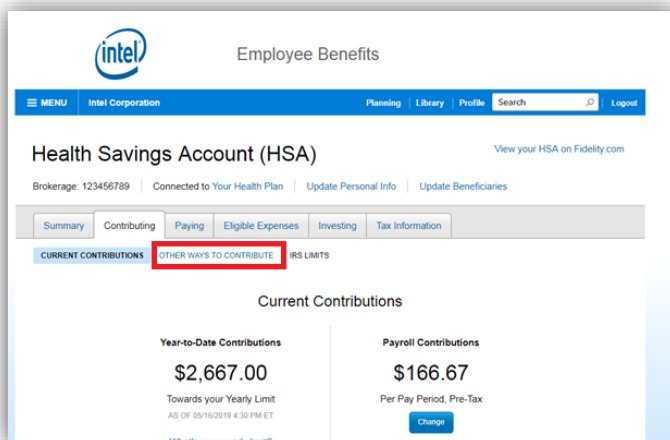
Once you've opened your Fidelity HSA, you can transfer your HSA balance by going to Fidelity [NetBenefits](#)® portal and follow the steps described in the portal and also outlined below. Your former HSA administrator may charge you a fee to close your old HSA as part of the transfer.

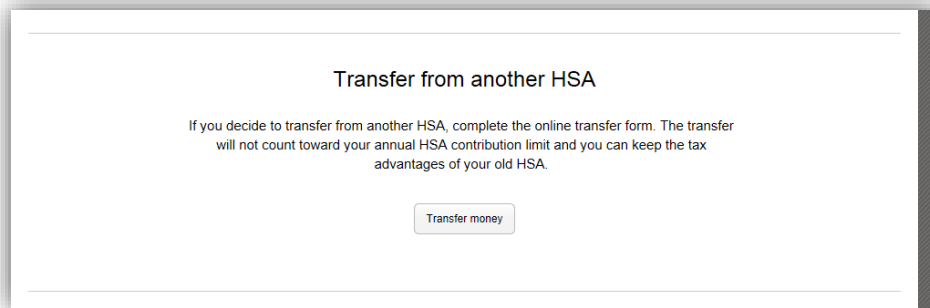
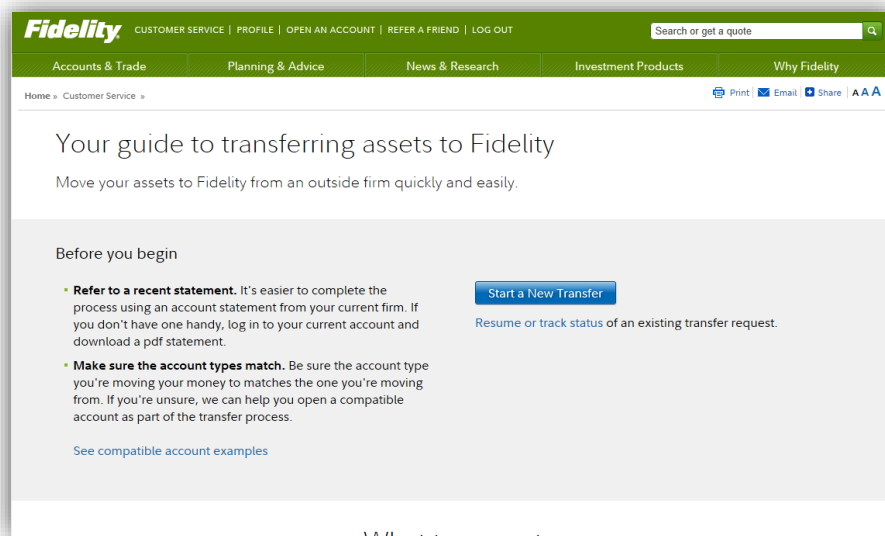
Online HSA transfer process, if you are enrolled in IRMP Anthem HDHP:

- (a) Once your Fidelity HSA is opened, you can transfer funds from another HSA provider by going to the **Quick Links** option on the Fidelity home page, then click on **Contribute**. You can also request funds transfer by going to www.fidelity.com/toa.

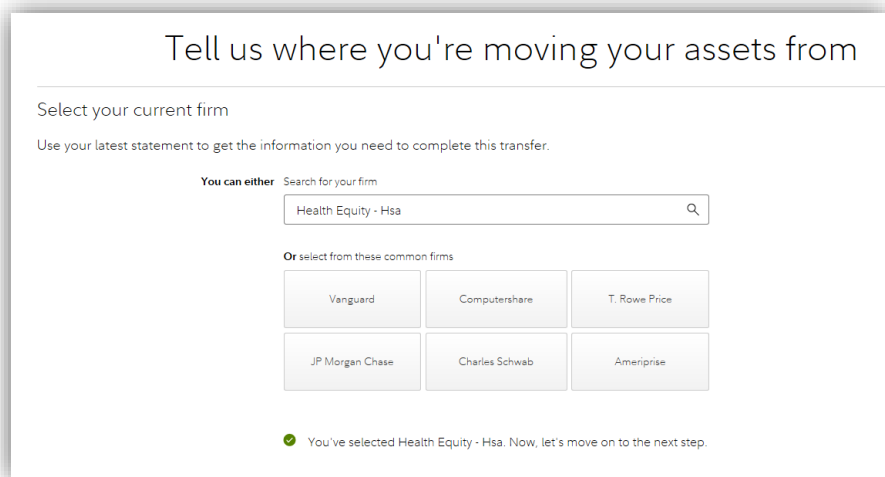


- (b) Click on **Other Ways to Contribute**



(c) Click **Transfer money**(d) Click **Start a New Transfer**

(e) Enter the where your HSA is currently located.



- (f) Enter your HealthEquity HSA information and Fidelity will coordinate the funds transfer.

Set Up Your Transfer

Enter the details of your transfer. Please refer to a statement from your current firm to complete this process.

Associate Information Only

Note: Using **Mail to Customer** on the Review Your Information Page creates a prefilled form for up to 10 mutual funds and 16 securities. If the customer's transfer exceeds these limits, please use another method. There is no limit for submitting a transfer online.

[View sample competitor statements in Reference Point.](#)

[Access CUSIP Viewer](#)

[View HEALTH EQUITY - HSA initiation notes](#)

All fields required unless otherwise noted.

From:

Firm Name

Account Number

❗ Please enter an account number.

Account numbers may contain letters as well as numbers.

Account Type ▼

3. I'm not enrolling in IRMP Anthem HDHP. Can I open a Fidelity HSA to transfer my balance from another HSA administrator to Fidelity?

Yes, you can open a retail Fidelity HSA and transfer your HSA balance. As an Intel retiree, Fidelity won't charge you an administrative fee for your Fidelity HSA.

Instructions to open a retail Fidelity HSA and request the funds transfer online:

- (a) Click [here](#) to open Fidelity's website.
- (b) Select the Yes or No to confirm whether you are already a Fidelity customer. Then enter the requested information.

Fidelity
Health Savings Account

Open a Health Savings Account

Opening a new account takes just a few minutes. Before you begin, find out [what information you'll need to provide](#).

All fields required unless otherwise noted.

Are you already a Fidelity customer?

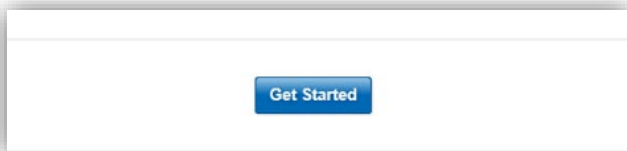
Yes
 No

Select Yes if you have a brokerage, IRA, 401(k), or other Fidelity account.

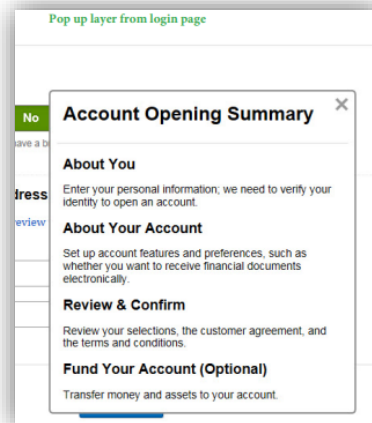
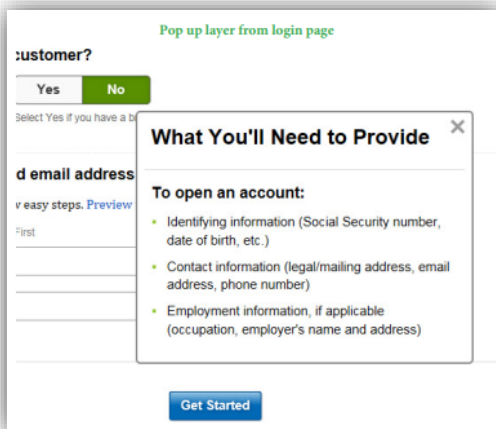
Questions?

800-343-3548

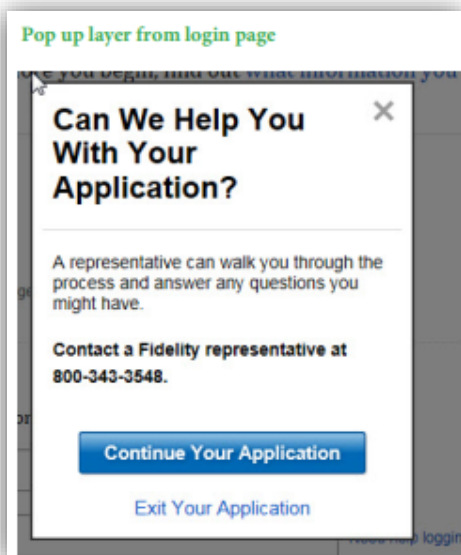
(c) Select the **Get Started** option.



(d) You will see a couple of popup layers.



(e) Select **Continue Your Application**.



- (f) You will not be eligible to contribute to an HSA. But you can open one to transfer over your existing balance from another HSA administrator. You can select **Next** in this window.

Fidelity

Open a Health Savings Account

To open and contribute to a Fidelity HSA®, you must have a valid U.S. address. Unless this account will be used solely to make rollover contributions from another HSA, you must also meet the eligibility requirements below.

You may open and contribute to an HSA if you:

- Are covered in an [HSA-eligible health plan](#) on the first of the month.
- Are not enrolled in Medicare.
- Are not covered by an [ineligible health plan](#).
- Cannot be claimed as a dependent on someone else's tax return.

Fidelity does not validate that you meet the IRS eligibility criteria to open and contribute to an HSA. You must verify that you are eligible and that your contributions comply with annual contribution limits.

[Exit](#) [Next](#)

- (a) You will see a couple of popup layers.

HSA-Eligible Health Plans

An HSA-eligible health plan is a high-deductible health plan (HDHP) that satisfies IRS requirements with respect to annual deductibles and maximum out-of-pocket expenses. Requirements may vary based on whether you have self-only or family HDHP coverage. In this plan, you pay more up front for medical expenses before the plan begins to pay for covered services up to an out-of-pocket maximum limit. In return, you will generally pay less in premiums than in non-HDHP medical plan options.

Ineligible Health Plan

Generally, you are not eligible to open or contribute to an HSA if you are covered under a health plan that is not a high deductible health plan (non-HDHP), with certain exceptions for plans providing preventive care benefits and limited types of permitted insurance and permitted coverage. For example, you may not be eligible to open or contribute to an HSA if:

- You are married and your spouse has non-HDHP coverage that covers you. However, you still may be eligible to contribute to an HSA if your spouse's non-HDHP does not cover you.
- You are enrolled in Medicare or Tricare coverage.
- You are eligible for Veterans Affairs (VA) medical benefits and have received medical benefits from the VA during the previous three (3) months.
- You are covered by a general purpose health Flexible Spending Account (general purpose health FSA) or health reimbursement arrangement (HRA), including coverage through your spouse, that pays or reimburses medical expenses before you meet your HSA-eligible health plan's deductible.

Have questions? See IRS publication 969 or consult with your tax advisor.

- (b) You will go over a series of windows where you will be requested to enter your personal information.

(c) Finally, you will get to Fidelity's terms and conditions.

Agree to terms page

Fidelity Health Savings Account

✓ About You > ✓ Your Account > Confirm > Fund > Next Steps

Agree to Terms

Open, read, and save each of the documents below.

HSA Agreements (PDF)	Custodial and brokerage agreements as well as information concerning privacy, fees, commissions, and FDIC-insured deposit sweep program.
Terms & Conditions (PDF)	Terms and conditions applicable to opening your account.
Trusted Contact (PDF)	Describes the role and disclosures of a trusted contact. Add it to your account after it has been successfully opened.
Householding of Shareholder Documents (PDF)	Description of how certain financial documents for your account will be delivered to individuals in your household.
Electronic Delivery Agreement (PDF)	The consent to receive certain financial documents for this account electronically rather than through the U.S. mail.

In this application, "you" refers to the account owner. If you are unable to view or access these documents, please exit this application. You may obtain paper copies of this application or any of these documents listed above at any time at no charge by calling 800-343-3548.

Do you agree to the electronic delivery of the above documents?

Yes No

By selecting Open Account below, you acknowledge that you:

- Are the person named in this account application;
- Are eligible to open an HSA and are responsible for complying with IRS requirements for opening and making contributing to an HSA;
- Have been provided with the above documents electronically and do not need a paper copy;
- Have read and understood, and agree to be bound by the above documents, which set forth the terms and conditions of this account, as they are currently in effect and as they may be amended in the future, in accordance with their terms, as applicable, including but not limited to the HSA Agreements, Terms & Conditions, consent to Householding of Shareholder Documents, Electronic Delivery Agreement, and other documents;

Questions?
800-343-3548

(d) Click on Open Account

Will electronically sign this application by selecting Open Account.

This account is governed by a [pre-dispute arbitration clause](#) which is part of the Fidelity Brokerage HSA Customer Account Agreement and which is accessible by selecting the preceding link. By selecting Open Account, you acknowledge receipt of the pre-dispute arbitration clause.

Exit

Fidelity

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Fidelity Health Savings Account

About You > Your Account > ✓ Confirm > Fund > Next Steps

Your Account Is Ready to Fund

Your account number is 212839836.

Please print this page or write this number down.

Next, you will set up a username and password to access all the great online tools and services available.

Once you have a login, you can fund your account to start working toward your investment goals.

Fidelity

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Questions?
800-343-3548

(e) Setup your password and select next.

Fidelity Health Savings Account

✓ About You > ✓ Your Account > ✓ Confirm > **Fund** > Next Steps

Set Up Your Password

Before you move money to your new account, you'll need to set up a username and password. Note: This login information will be used to access your Fidelity account through any of our [Web](#) or [Service Channels](#).

All fields required unless otherwise noted.

Create a Username and Password

Be sure not to include any personal information such as your date of birth or Social Security number.

Username

Use 6-15 letters or numbers, with no symbols or punctuation.

Password

Please use 6 to 20 letters, numbers, and/or special characters. Letters are case sensitive. [Learn More](#)

Re-type Password

Create a Security Question

If you forget your password, you will be presented with your security question to verify your identity and help you access your account.

Select Security Question

- What is your personal security keyword or number?
- What is the name of your best friend from high school?
- What is the name of your favorite restaurant?
- What is the name of your first pet?
- What is the name of the model of your first car?
- What is the name of the street where you grew up?

Questions?
800-343-3548

(f) Once your account is ready, you can proceed to initiate your funds transfer request by following these instructions: <https://www.fidelity.com/toa>

Fidelity Health Savings Account

✓ About You > ✓ Your Account > ✓ Confirm > **Fund** > Next Steps

Fund Your Account

Your username and password are established. Your account is open and ready to fund, and your new account number is **212839836**.

How would you like to fund your account?

- Set up a one-time transfer from a bank account.
- Set up a recurring transfer from a bank account.
- Transfer assets from an account at another brokerage firm.**
- Download, print, and mail a paper transfer form.

Finished funding or want to fund later? [Go to account overview.](#)

Questions?
800-343-3548

Fidelity INVESTMENTS

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