

My Pay and Benefits



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Health Savings Account (HSA)* FAQs for Intel retirees

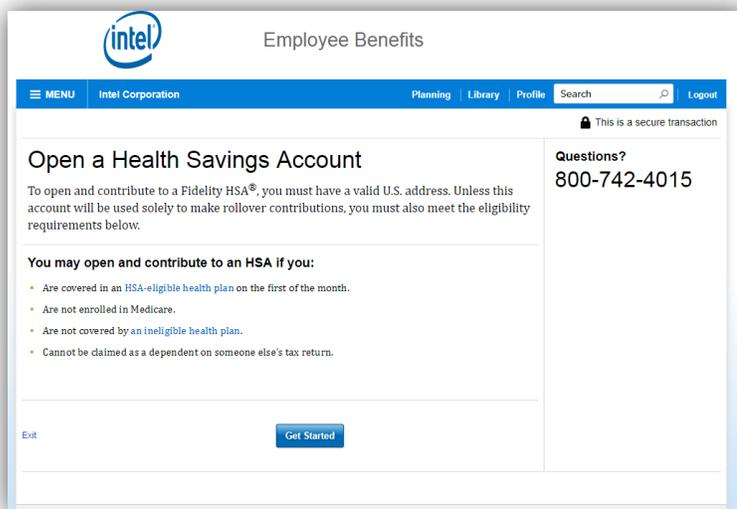
1. I'm enrolling in the IRMP Anthem HDHP. How do I open a Fidelity HSA?

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



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

- (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**.

intel Employee Benefits

MENU Intel Corporation Planning Library Profile Search Logout

Confirm > Next Steps

Agree to Terms

Questions? 800-742-4015

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 800-342-2345.

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](#) 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.

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This is for persons in the U.S. only.

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 **Contributions**. You can also request funds transfer by going to www.fidelity.com/toa.

(b) Click on **Transfer an HSA**

Summary **Contributing** Paying Investing Tax Information

Year-to-date contributions*

2023

Family Limit: \$7,750.00

Individual Limit: \$3,850.00

Total 2023 contributions: **\$0.00**

- Your contributions: **\$0.00**
- [Remaining to reach IRS limit](#)

[What counts toward the limit?](#)

Current payroll contribution

Simply visit the My Benefits tool <http://goto.intel.com/myhealthbenefits> or call Intel Health Benefits Center (IHBC) at 877-466-9236.

2023 IRS contribution limits†

Individual	Family
\$3,850.00	\$7,750.00

The year you turn 55, you can contribute an extra \$1,000.00 in catch-up contributions.

Transfer from another HSA

Transfer money from an HSA at any time—transfers don't count toward your IRS limit. Any contributions you made during the year do.

Transfer an HSA

✓ Reimbursements and checkwriting

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

The screenshot shows the Fidelity website's account transfer page. The header includes the Fidelity logo and navigation links: CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT. A search bar is located in the top right. Below the header, there are tabs for Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. The main heading reads "Let's get you started transferring an account to Fidelity". Below this, it states: "We make it easy to transfer all or part of an account to Fidelity—including stocks, bonds, mutual funds, and other security types—without needing to sell your holdings.¹". There are three sub-sections: "Investment or retirement accounts", "Workplace account like a 401(k) or 403(b)", and "Cash from a checking or savings account". The "Investment or retirement accounts" section is highlighted. It features an image of a laptop and a smartphone displaying the transfer form, with the caption "Images are for illustrative purposes only". To the right, there is a definition of a Transfer of Assets (TOA): "A transfer of assets (TOA) is when you transfer all or part of an account from one financial firm to another without selling your holdings." Below this, a section titled "You can transfer" lists: "All or part of an investment account, including specific investments in kind", "Retirement or health savings accounts, like IRAs and HSAs", and "Liquidated annuities, CDs, or holdings from an investment account". A "Before you get started" section includes a checklist icon and text: "Download a digital statement from your current firm so you can refer to important account information. You may need to upload a copy of this to complete the transfer process." A "How long does a TOA take?" section includes a clock icon and text: "Typically, 3-5 business days depending on your current firm's rules and the type of accounts and investments you're transferring²." At the bottom, there is a red "Start a transfer" button and a link to "Track a transfer you submitted or resume a saved transfer request".

(d) Enter where your HSA is currently located.

The screenshot shows a form titled "Tell us where you're moving your assets from". The form has a heading "Select your current firm" and a sub-heading "Use your latest statement to get the information you need to complete this transfer." Below this, there are two options: "You can either" followed by a search bar with the text "Search for your firm" and "Health Equity · Hsa" entered, and "Or select from these common firms" followed by a grid of buttons for Vanguard, Computershare, T. Rowe Price, JP Morgan Chase, Charles Schwab, and Ameriprise. At the bottom, there is a green checkmark icon and text: "You've selected Health Equity · Hsa. Now, let's move on to the next step."

- (e) 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

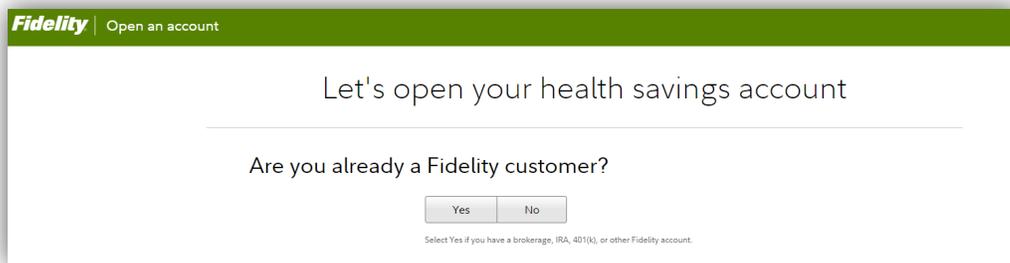
3. I'm not enrolling in IRMP Anthem HDHP. Can I open a Fidelity HSA to transfer my balance from another HSA administrator to Fidelity?

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.



Fidelity | Open an account

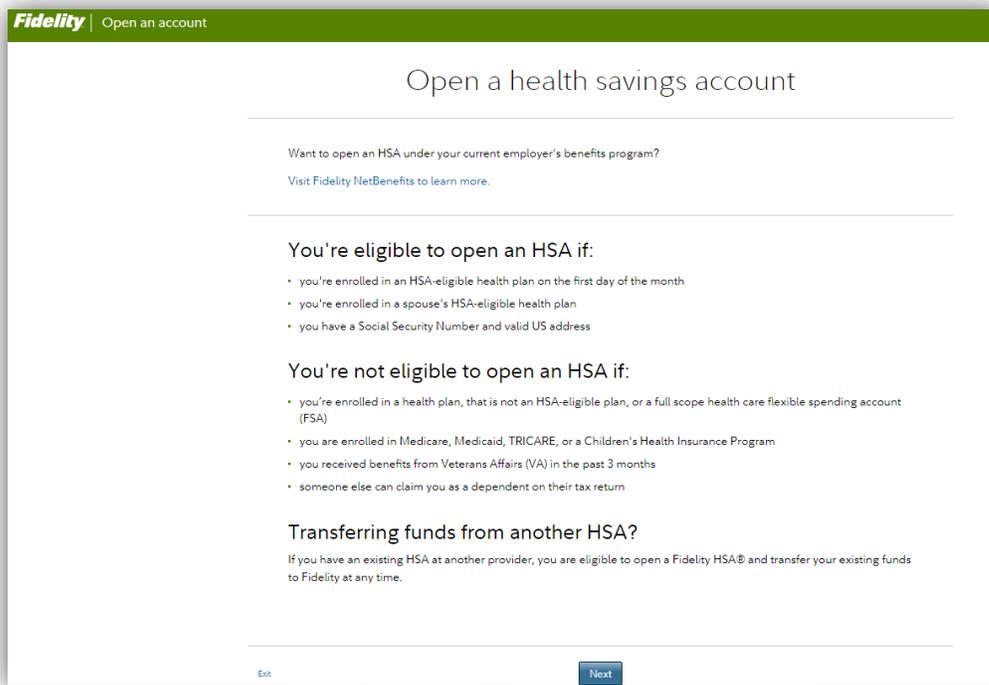
Let's open your health savings account

Are you already a Fidelity customer?

Yes No

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

(c) Select **Next**



Fidelity | Open an account

Open a health savings account

Want to open an HSA under your current employer's benefits program?
[Visit Fidelity NetBenefits to learn more.](#)

You're eligible to open an HSA if:

- you're enrolled in an HSA-eligible health plan on the first day of the month
- you're enrolled in a spouse's HSA-eligible health plan
- you have a Social Security Number and valid US address

You're not eligible to open an HSA if:

- you're enrolled in a health plan, that is not an HSA-eligible plan, or a full scope health care flexible spending account (FSA)
- you are enrolled in Medicare, Medicaid, TRICARE, or a Children's Health Insurance Program
- you received benefits from Veterans Affairs (VA) in the past 3 months
- someone else can claim you as a dependent on their tax return

Transferring funds from another HSA?
 If you have an existing HSA at another provider, you are eligible to open a Fidelity HSA® and transfer your existing funds to Fidelity at any time.

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

- (d) You will go over a series of windows where you will be requested to enter your personal information. Once you enter the information and agree to the Terms, you will be able to open your HSA account. If you do not have a username and password, you will be prompted to set up one.
- (e) Once your account is ready, you can proceed to initiate your funds transfer request by following these instructions: <https://www.fidelity.com/toa>

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

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Let's get you started transferring an account to Fidelity

We make it easy to transfer all or part of an account to Fidelity—including stocks, bonds, mutual funds, and other security types—without needing to sell your holdings.¹

Investment or retirement accounts | Workplace account like a 401(k) or 403(b) | Cash from a checking or savings account

Tell us where you're moving your assets from

Select your current firm

How can we help you get the transfer you need? Select the type of account you're transferring:

Investment or retirement accounts | Workplace account like a 401(k) or 403(b) | Cash from a checking or savings account

Images are for illustrative purposes only

A transfer of assets (TOA) is when you transfer all or part of an account from one financial firm to another without selling your holdings.

You can transfer

- All or part of an investment account, including specific investments in kind
- Retirement or health savings accounts, like IRAs and HSAs
- Liquidated annuities, CDs, or holdings from an investment account

Before you get started

- Download a digital statement from your current firm so you can refer to important account information. You may need to upload a copy of this to complete the transfer process.

How long does a TOA take?

Typically, 3-5 business days depending on your current firm's rules and the type of accounts and investments you're transferring².

Start a transfer

Track a transfer you submitted or resume a saved transfer request