

My Pay and Benefits



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Health Savings Account (HSA)* FAQs for Intel retirees

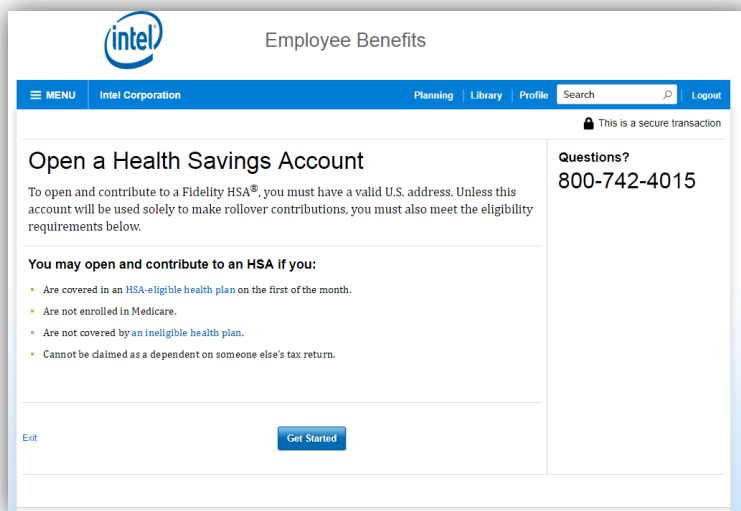
1. I'm enrolling in the IRMP Anthem HDHP. How do I open a Fidelity HSA?

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**.

The screenshot shows the 'Agree to Terms' page for opening an account. The Intel logo is at the top left, and 'Employee Benefits' is at the top center. A navigation bar includes 'MENU', 'Intel Corporation', 'Planning', 'Library', 'Profile', a search bar, and a 'Logout' link. The main heading is 'Confirm > Next Steps'. Below this, the title 'Agree to Terms' is followed by a 'Questions? 800-742-4015' link. The instruction 'Open, read, and save each of the documents below.' is followed by a table of documents:

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

Below the table, a note states: '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 800-343-2345.'

The question 'Do you agree to the electronic delivery of the above documents?' is followed by 'Yes' and 'No' buttons. Below this, a section titled 'By selecting Open Account below, you acknowledge that you:' lists several points:

- 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.

A disclaimer at the bottom states: '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.'

At the bottom, there are 'Previous' and 'Open Account' buttons. The Fidelity logo is at the bottom left, and copyright information is at the bottom right.

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.

✓ Reimbursements and checkwriting

Transfer an HSA

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

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT Search or get a quote

Accounts & Trade Planning & Advice News & Research Products Why Fidelity

Home > Customer Service >

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:

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 transferring.²

Start a transfer

Track a transfer you submitted or resume a saved transfer request

(d) Enter where your HSA is currently located.

Let's start your transfer

To start your transfer, find the financial company you're transferring from in the list. You'll need a statement to complete the process.

Transfer from

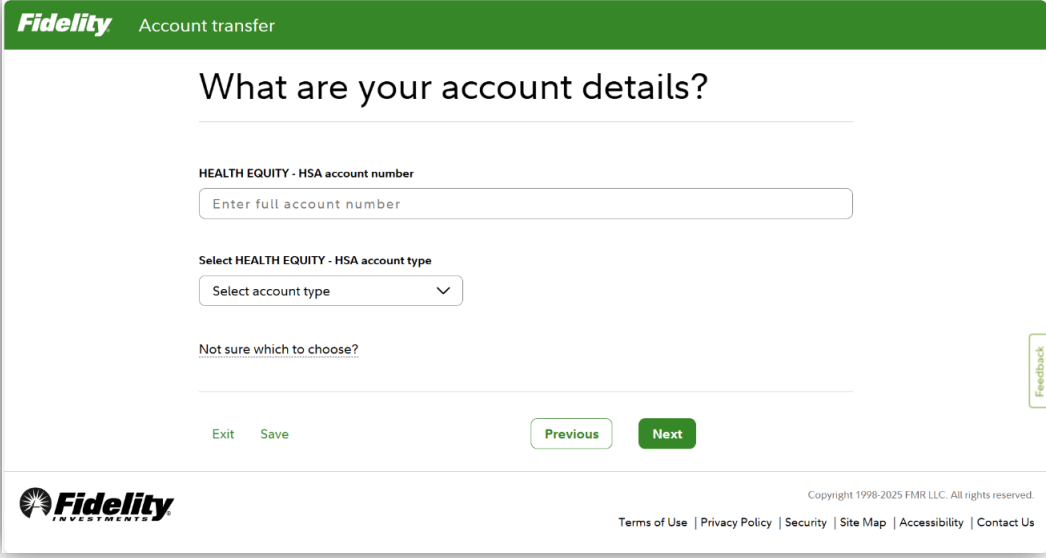
Q Search for a financial company

Or select from one of these common firms

CHARLES SCHWAB	VANGUARD	COMPUTERSHARE
ROBINHOOD	WELLS FARGO	JP MORGAN
CAPITAL GROUP AMERICAN FUNDS	T. ROWE PRICE	AMERIPRISE

Exit **Next**

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



The image shows a screenshot of the Fidelity 'Account transfer' page. The header is green with the Fidelity logo and the text 'Account transfer'. The main heading is 'What are your account details?'. Below this, there are two main sections: 'HEALTH EQUITY - HSA account number' with a text input field labeled 'Enter full account number', and 'Select HEALTH EQUITY - HSA account type' with a dropdown menu labeled 'Select account type'. A link 'Not sure which to choose?' is positioned below the dropdown. At the bottom of the form area, there are links for 'Exit', 'Save', 'Previous', and 'Next'. The footer contains the Fidelity logo, copyright information 'Copyright 1998-2025 FMR LLC. All rights reserved.', and a row of links: 'Terms of Use', 'Privacy Policy', 'Security', 'Site Map', 'Accessibility', and 'Contact Us'. A vertical 'Feedback' link is located on the right side of the form.

Fidelity Account transfer

What are your account details?

HEALTH EQUITY - HSA account number

Select HEALTH EQUITY - HSA account type

Select account type ▾

[Not sure which to choose?](#)

[Exit](#) [Save](#) [Previous](#) [Next](#)

Fidelity INVESTMENTS

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Feedback

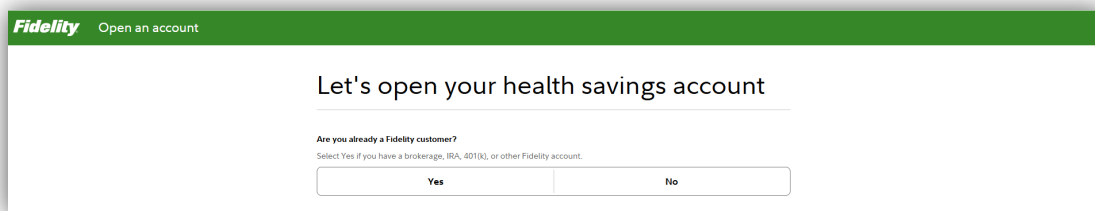
3. I'm not enrolling in IRMP Anthem HDHP. Can I open a Fidelity HSA to transfer my balance from another HSA administrator to Fidelity?

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.

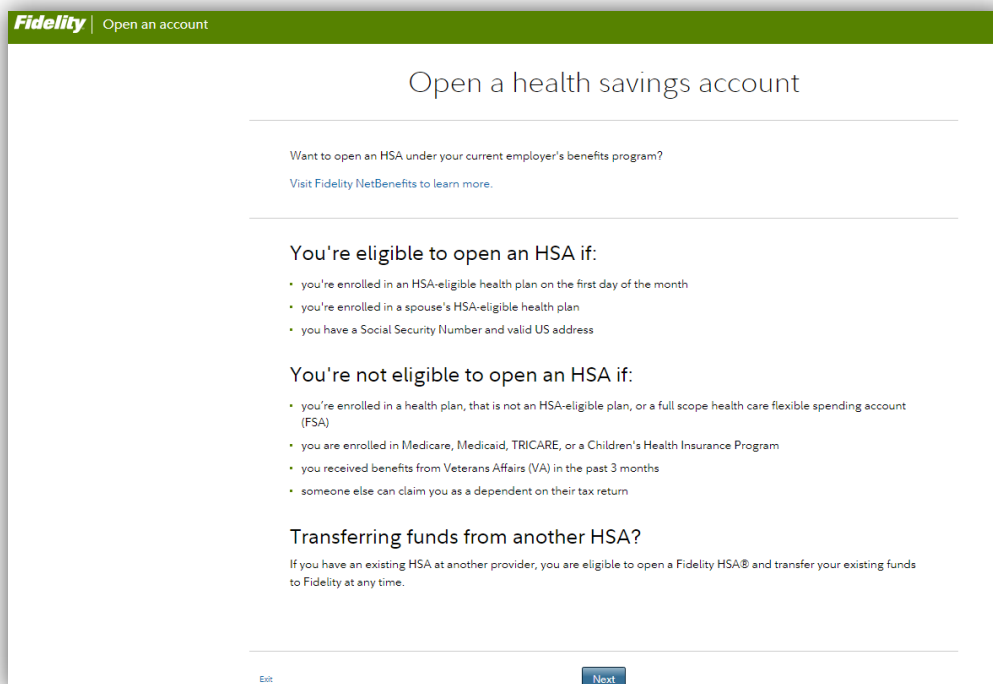
Instructions to open a retail Fidelity HSA and request the funds transfer online:

(a) Click [here](#) to open Fidelity's website.

(b) Select the Yes or No to confirm whether you are already a Fidelity customer.



(c) Select **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 one up.
- (e) Once your account is ready, you can proceed to initiate your funds transfer request by following these instructions: <https://www.fidelity.com/toa>

