

Coming Soon:

# A NEW Administrator

for Your Health Savings Account

## Transitioning from Fidelity to HSA Bank

We are moving all our Benefits4Me tax-advantaged accounts to HSA Bank in 2026. That means HSA Bank will begin administering your 2026 Health Savings Account (HSA) on January 1, 2026.

Watch for your debit card and Welcome Kit from HSA Bank, which will be mailed to your home in December. You'll use the HSA Bank debit card for all HSA Bank accounts you enroll in, including a Health Savings Account, Health Care or Limited Purpose Health Care Flexible Spending Account (FSA), Dependent Care FSA, and Commuter Benefits. HSA Bank will make sure the charge is deducted from the correct balance.

If you don't receive your debit card or to request additional cards for yourself or your dependents, call the HSA Bank **Client Assistance Center** at **1-833-506-3611**. Representatives are available 24 hours per day, seven days per week. If your card is lost or stolen, you can also call this number to request a replacement.

**Note:** Additional cards are available at no cost. If you request a card for an eligible dependent, their name will be on the card.



**The following information** focuses on the transition from Fidelity to HSA Bank and offers details for working with HSA Bank moving forward. Keep this information on hand for quick reference in the future.

**Read on**



## Key Transition Details

### Your Fidelity HSA

- Fidelity administers your HSA in 2025 (if you are enrolled).
- Continue to use your current Fidelity debit card or HSA checkbook to pay eligible healthcare expenses through December 31, 2025.
- Continue to visit [Fidelity.com](https://www.fidelity.com) or the NetBenefits mobile app to view your account balance, upload receipts, and submit claims for reimbursement.
- **January 2026:** If you have a balance in your Fidelity HSA after January 1, 2026, you'll receive information on your options to either transfer your account balance to HSA Bank or leave your current balance in your Fidelity account. Your window to make this decision will run from **January 15 through February 28, 2026**.
- Whether you decide to transfer your Fidelity account or to leave it with Fidelity, **you will not lose any of your balance**.

#### If you choose to transfer your account balance from Fidelity to HSA Bank:

- If you invest your current HSA balance, you must liquidate your investments so your full account can be transferred. If you authorize moving your HSA from Fidelity to HSA Bank and don't liquidate your brokerage account, your Fidelity HSA will not transfer. Refer to the information on [page 3](#) for more details and directions for how to liquidate your investments and disable auto-investing.
- **March 27, 2026:**
  - This is the deadline to liquidify your HSA investment through Fidelity.
  - This is the last day you'll be able to access your account balance through Fidelity.
- **March 28, 2026:** Your Fidelity debit card will be turned off and your account will be frozen.
- **April 10, 2026:** Your Fidelity balance will be available in your HSA Bank account.

### Your HSA Bank HSA

- **Starting January 1, 2026:**
  - HSA Bank begins administering your HSA (if you enroll in the Consumer Choice Plan during Annual Enrollment), which means your 2026 contributions will be deposited into your HSA Bank account.
  - The Company contribution to your account will be made with the first paycheck in January, making the full amount available for you to use as soon as possible.
  - Begin using your HSA Bank debit card to pay eligible expenses from your account balance.
  - You can also submit your eligible expenses for reimbursement, by logging into your account at [hsabank.com/benefits4me](https://hsabank.com/benefits4me) (available beginning January 1, 2026)
  - Log into your account at [hsabank.com/benefits4me](https://hsabank.com/benefits4me) or through the HSA Bank mobile app. Use these resources to view your account balance, submit claims for reimbursement, and submit receipts. You'll also find information on eligible expenses and other useful resources in English and Spanish. Refer to the following information for additional details.

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## Transferring Your Fidelity Account to HSA Bank

Watch for more information from HSA Bank in January for directions on when and how to take action to consent or decline transferring your account balance. HSA Bank is also offering transition webinars to ensure you have the information you need.

If you miss the deadline or decide to transfer your account to HSA Bank after declining, you can still transfer your Fidelity account to HSA Bank by completing a [Direct Transfer Form](#). You can also use this form to transfer an account through another provider. Processing a transfer could take four to six weeks.

### How to Liquidate Your HSA Investments

To transfer your Fidelity account to HSA Bank, you must liquidate any investments by **March 27, 2026 at 4:00 p.m. ET**.

- On [Fidelity.com](#), go to Health Savings Account
- Click on "Positions"
- Click on the fund you would like to sell
- Click "Trade"
- Select Action "Sell"
- Click in Dollar Amount field and then click "Sell All"
- Click "Preview order"
- Review your trade and then click "Place Order"
- Repeat if you have multiple funds to sell

Make sure you also disable automatic investing settings:

- On [Fidelity.com](#), go to Health Savings Account
- On the right side of the Summary page, click on "Invest my future payroll contributions"
- Scroll down to "Would you like to automatically invest your future HSA contributions" and select "No," click "Continue" and then "Ok"
- Review your confirmation and acknowledge the notification at the bottom before clicking "Submit"

## Working with HSA Bank in 2026

For additional information and to access your account, check your balance, submit receipts, and submit claims:

- Visit the [HSA Bank Resource Center](#) at [hsabank.com/benefits4me](https://hsabank.com/benefits4me)—general information is available now and the [link to log into your account](#) which will be available beginning January 1, 2026.
- When your account is available, download the [HSA Bank mobile app](#) from the App Store or Google Play.



Visit the [Help Center](#) and [Member FAQs](#) on the Resource Center for additional information.

If you have any questions, call the HSA Bank [Client Assistance Center](#) at **1-833-506-3611**, available 24 hours per day, seven days per week. Assistance is available in English and Spanish, with translation services available for other languages.



You may need HSA Bank's routing number to set up direct deposit to and from your personal bank account for reimbursements and repayments, as needed.

HSA Bank's routing number is 075907947.

### Adding Beneficiary Information

It's important that you add beneficiary information to ensure your loved ones can use any balance in your account. In the absence of a beneficiary, your balance will be paid to your estate, which could delay how long it takes your loved ones to access it.

To designate your beneficiary:

- On or after January 1, 2026, log into your account on the Resource Center or mobile app. See the links above.
- Go to Settings > My Profile > HSA Info.
- Add the name, birthdate, and Social Security number for anyone you wish to name as a beneficiary.

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## Investing Your HSA

You will need a minimum of \$1,000 in your HSA cash balance before you're eligible to invest. However, beginning January 1 you can enroll in the HSA Invest program, even though you won't meet the minimum balance requirement yet. This way, you'll be ready to invest once you have enough saved. You'll pick your investment option(s) and once you have \$1,000 in your cash balance, additional contributions will be automatically added to your investment account. If your cash balance dips below \$1,000, contributions will be redirected to that account until you meet the threshold again.

Once your account is available, log in and visit **Manage Investments** to enroll in HSA Invest and manage your investments ongoing.

With HSA Invest, offered by LeafHouse, you have the opportunity to manage your savings, spending, and investing on one website and one app: the [HSA Bank Resource Center](#).

**HSA Invest offers three investment options: Choice, Select and Managed.** These options give you a variety of investment choices that complement HSAs and are designed to help you meet your financial goals and objectives. You're able to enroll in more than one option.

- **Choice:** This option offers a simplified brokerage experience with a large range of stocks, mutual funds, exchange-traded funds (ETFs), and more. This option is ideal if you're an experienced investor who may not need guidance from a professional.
- **Select:** Get a recommended list of mutual funds that align with your risk tolerance and investment objectives. All funds are selected by LeafHouse, an SEC-registered investment advisor (RIA), organized by asset class, and aligned to your investment profile. This option gives you guidance and the opportunity to make financial decisions about your investments and allocations.
- **Managed:** Get even more guidance, where the RIA actively manages the investments in the portfolio on your behalf. This option lets you go beyond the tailored guidance in the Select option and have your investments completely managed by an RIA.

## Fees for HSA Invest

If you choose to invest in the Choice and/or Select option, you will not incur any fees through HSA Bank.\* If you choose to invest in the Managed option, asset-based fees of 0.35% will be applied on a quarterly basis and deducted from the investment balance. However, the fee for the Managed investment option may be waived any quarter during which you maintain an average HSA cash balance of \$7,500 or more.\* View exact fees in your online account.

\* You may be charged additional regulatory pass-through fees (SEC Fees, TAF Fees, ADR Fees) from the broker-dealer.

### Important notes:

- Securities and investments are not insured by the FDIC or any other government agency, not bank guaranteed, not bank deposits or obligations, and may lose value.
- Neither HSA Bank nor DriveWealth (broker-dealer) can provide investment advice to investors. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about investing.

### Simplified and Efficient Investment Management

- You can enroll in HSA Invest before you meet the \$1,000 investment balance threshold.
- Funds remain in your HSA cash balance until invested so you can use them for qualified healthcare expenses.
- Auto-funding ensures new funds go directly to the investments you've chosen.
- Dividends and interest are automatically reinvested.
- Online access to your account history, balance information, trades, and more on your online account and app.

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## Tax Reporting for Your HSA

HSA Bank will provide tax documents (1099-SA and 5498-SA) for your HSA. Your tax documents will be available to you in your online account at [Get more information about HSA tax reporting](#).

If you contributed more to your HSA than the IRS annual limit allows, you should request a distribution before the tax filing deadline. The IRS requires you to complete a [Health Savings Account Excess Contribution Removal Form](#) to properly request and report an excess contribution removal.

**Note:** HSA Bank does not provide legal or tax advice. Please contact your tax professional with any tax-related questions.

