

Fidelity HSA® Attention Needed: You may have exceeded the IRS contribution limit.

Dear <First Name> <Last Name>:

Your contributions to your Fidelity health savings account (HSA) may have exceeded the yearly IRS contribution limit. Consider taking the following actions now to avoid incurring tax penalties.

In <current year>, the total of all contributions may not exceed [Under age 55]<IRS limit for current year> [Age 55+]<IRS limit for current year> for individual coverage, or [Under age 55]<IRS limit for current year> [Age 55+]<IRS limit for current year> for family coverage. If your coverage tier has changed during the year, reach out to a tax advisor to determine your limit.

Your next steps:

1. Stop your contributions for the remainder of the plan year at Fidelity.com/contributeHSA.
2. Return your excess contributions at Fidelity.com/ReturnHSAExcess.

[Non-Investors]

<Make your HSA work harder for you!

Once you've saved enough in cash to cover near-term qualified medical expenses, you may want to consider investing the remainder for potential growth. Whether you like to research your investments on your own or prefer to select from a short list of options, we're here to help you. [Learn more at Fidelity.com/FidelityHSA.>](https://Fidelity.com/FidelityHSA)

[Investors; Non-Automatic]

<You're off to a great start investing in your HSA!

You can set up automatic investing so your future payroll contributions go directly into the funds of your choice. [Learn more at Fidelity.com/FidelityHSA.>](https://Fidelity.com/FidelityHSA)

[All others (Automatic Investors)]

<Explore ways to save money on health care.

There are key strategies that can help you make the most of your HSA and become a better health care shopper. [Learn them now by visiting Fidelity.com/HSAtips.>](https://Fidelity.com/HSAtips)

If you have questions, please call 800.544.3716 to speak with a Fidelity HSA service specialist.

Sincerely,
Fidelity Investments

Investing involves risk, including the risk of loss.

Keep in mind, you are responsible for ensuring that total contributions made by you, your employer, or any other individual do not exceed your maximum annual contribution limit. Fidelity does not provide legal, tax, or investment advice. The information herein is general in nature and should not be considered legal, tax, or investment advice. Consult an attorney or tax or investment professional regarding your specific situation.

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