

Frequently Asked Questions – Form 8889

1. How do I find the amount I contributed to my HSA for line 2 of the IRS Form 8889?

Most custodians will only indicate the total of all contributions. If your employer made contributions to your HSA or provided payroll deductions for your HSA through a cafeteria plan, the amount of those contributions will appear on line 12 of your W-2 with a W. This amount can be deducted from the total contribution amount to verify the amount of contributions submitted directly by you or others with after-tax dollars. This amount can also be deducted on IRS Form 1040.

2. I was covered by a qualified high deductible health plan for the complete calendar year. I turned 55 in June. How do I determine the amount of catch-up contribution I am eligible for?

If you were covered for the complete year, you are eligible for the complete catch-up contribution. Enter the total catch-up contribution amount on the IRS Form 8889 line 7. If you were covered for a portion of the year you would take the catch-up amount, divide it by 12 and multiply the answer by the number of months you were covered as of the first day of the month.

3. Where do I locate contributions I made to the HSA pre-tax through payroll deduction?

Pre-tax payroll deductions are considered Employer Contributions by the IRS and are included with Employer Contributions on the W-2. The total contributions are located on line 12 and are identified with a W.