Fidelity Health®

Switching jobs doesn't mean you lose your health savings account (HSA)



What you need to know about changing jobs with an HSA

You own your HSA—it goes with you wherever your life and career go.

- All the money in your HSA is yours to keep and never expires. There's no "use it or lose it" rule like with a flexible spending account.
- Use your existing HSA funds tax-free for qualified medical expenses any time.[1]
- Even if you're not covered by an HSA-eligible health plan or a high-deductible health plan, you can use your debit card for qualified medical expenses.
- You can also consider investing your HSA funds.
- There's no time limit on using your HSA funds—they can be used for health care expenses today and in retirement.

Considerations before your last day:

- Even if you won't be covered by an HSA-eligible health plan once you leave your job, you can still use your existing funds—but you can't make new contributions.
- Think about making a one-time contribution to meet your annual limit before your employment ends to get the most from your HSA savings.[2]
- If you enroll in a new HSA-eligible health plan, you'll once again become eligible to make new contributions.

Retiring or turning 65?

Here's what you need to know about your HSA when you reach this milestone.

Visit your HSA summary page to view your account and find other helpful information.

Questions? Call 800-544-3716 to speak with a Fidelity HSA service specialist.

Investing involves risk, including risk of loss.

1. With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation.
2. For more information on HSA eligibility criteria, please review IRS Publication 969.

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