



Completing your HSA setup



After you enroll in an HSA-eligible health plan, Fidelity® initiates the opening of your Health Savings Account (HSA). All that's left for you to do is **activate your account on NetBenefits®**.¹

How to activate your HSA

1. Look for an email from Fidelity, or sign in to **NetBenefits**.
2. Review your personal information and accept the Fidelity HSA Terms and Conditions.
3. Review and complete any additional actions.

Most people complete these steps in about a minute. The guided experience on [NetBenefits®](#) walks you through each step and suggests helpful additional actions.

What happens next

- You'll receive your HSA debit card after your account is initiated.
- Be sure the card and your account are activated so you can start using your HSA right away.
- Once activated, you can:
 - Access your funds
 - Start investing
 - Explore tools and ways to get more from your HSA

Not interested in using your HSA?

No problem—no action needed.

Fidelity Health Savings Account (HSA)

Activate your Fidelity HSA®

✓

Enrolled in an HSA-eligible health plan

We started opening Fidelity HSA® #139406140 for you. You still need to activate it.

○

Activate your Fidelity HSA® 1 minute or less

Get full access to your HSA and use it to pay for things like doctor visits, medical bills, prescriptions, and more. When ready, you can review your investing options and set up automatic investing.

Start

○

Add your beneficiaries 2-3 minutes

Be sure to designate a person, estate, trust, or charity for your HSA.

[Exit](#)

Investing involves risk, including risk of loss.

Brokerage services provided by Fidelity Brokerage Services, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

1207442.1.0

¹In order to complete the setup of your account using this process, a valid email must be on file.

Investing involves risk, including risk of loss.

Fidelity, the Fidelity Investments logo, and NetBenefits are trademarks of FMR LLC.

Screenshot for illustrative purposes only

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2026 FMR LLC. All rights reserved.

1261871.1.1