

Fidelity HSA Transition – Frequently Asked Questions

How do I access my HSA account information?

You can access your Fidelity HSA account through NetBenefits at NetBenefits.com/Emory. In early June, you will receive a welcome email from Fidelity with instructions and a direct link to access your account.

When can I access my Fidelity HSA account information?

Fidelity will send account access information via email in early June.

If I already have a username and password for my Fidelity retirement account, do I need to create a new login?

No. You can use your existing Fidelity username and password to access your HSA account.

Will I receive a new Fidelity HSA debit card, and when will it arrive?

Yes, participants who are receiving a new Fidelity HSA will receive a debit card. Cards are expected to arrive by mid-June or approximately two weeks after your Fidelity HSA is activated.

What if I want more than one Fidelity HSA debit card?

Additional debit cards can be requested at no cost online at <https://fidelitydebitcard.com/>.

What will happen to my current HSA investments when my account moves to Fidelity?

If you consented to transfer your HSA balance during the consent window, your investments will transfer as cash.

Currently, my funds are invested at Inspira. Is there any action I need to take prior to the transfer?

Prior to the transfer, you may choose to liquidate your investments by logging into your Inspira account and liquidating them by Monday, July 27, 2026. If you do not liquidate your investments, Inspira will liquidate them automatically.

Do I need to set up my investments again at Fidelity?

Yes. Once your Fidelity HSA account is activated, you may select and establish your investment elections.

Can I keep my HSA balance with Inspira?

Yes. However, if you choose to keep your balance with Inspira, a \$5 monthly fee will apply.

Do I need to activate my Fidelity HSA debit card before using it?

Yes. Your Fidelity HSA debit card must be activated before use. You can activate your card through instructions included with the card, via the email sent by Fidelity, or by visiting NetBenefits.com/Emory.

Can I use my Fidelity HSA balance to reimburse medical expenses incurred before July 1, 2026?

Yes, as long as you were enrolled in an HSA-qualified medical plan at the time the expense was incurred.

Will my designated beneficiaries transfer to Fidelity?

No. Beneficiary designations will not carry over automatically. You will need to establish beneficiaries again with Fidelity.

What happens if I do not consent to transfer my balance during the consent window (6/8/26–6/22/26)?

Your balance will remain with Inspira, and a \$5 monthly fee will be charged to your account. If you do not consent during this period and choose to transfer your balance later, a one-time \$25 transfer fee will apply.

If I consent to move my balance to Fidelity, when do I need to stop using my Inspira HSA debit card?

You should stop using your Inspira HSA debit card on August 3, 2026.

What is the blackout period and when does it occur?

A blackout period is the period of time during which you will not be able to access, transfer, invest or request distributions from the funds being transferred from Inspira to Fidelity while the transfer is being completed.

The blackout period runs from August 3, 2026 through August 28, 2026.

What can I do if I have medical expenses during the blackout period?

You may use available funds in your Fidelity HSA account or pay out of pocket and reimburse yourself later once your transferred funds are available.

When will I have access to my transferred funds at Fidelity?

If you consent to the transfer, your access to Inspira funds ends on August 3, 2026, and your transferred funds are expected to be available at Fidelity on August 28, 2026. You will still be able to access your Fidelity account after activation in June.

What paycheck will include my first payroll contribution to Fidelity?

The first payroll contribution to Fidelity is expected with the July 10, 2026 paycheck.

Will my payroll deductions automatically continue, or do I need to re-elect?

Your payroll deductions will continue automatically. Employees should activate their Fidelity HSA account to ensure contributions can be deposited successfully.

Does Fidelity offer the same investment options as Inspira?

Fidelity offers a broad range of investment options for your HSA. To review available investment choices, log in to NetBenefits.com/Emory and select the 'Investing' tab.

Are there any fees charged by Fidelity?

Fidelity does not charge administrative fees for the HSA. However, investment-related fees may apply depending on the funds you select. Please review each fund's prospectus for details.

Will Inspira Financial continue to administer Flexible Spending Accounts (FSAs)?

Yes. Inspira Financial will continue to administer Flexible Spending Accounts (FSAs).

Who can I contact for assistance with my Fidelity HSA account?

You can contact Fidelity directly at 800-544-3716.

Where can I find additional resources and information?

Additional resources are available on the [Emory HSA | Home](#) page.