



**PayGate**  
HealthOne HSA Card



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Welcome to your  
**PayGate**  
**HealthOne HSA™**  
Program

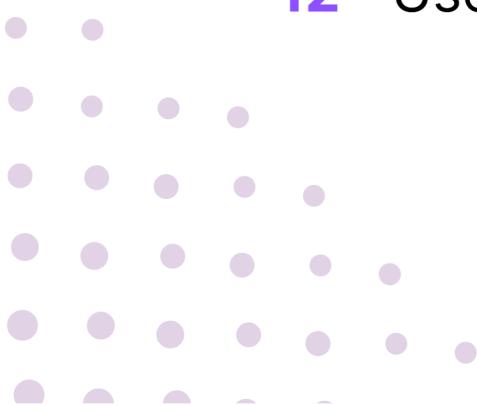
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[www.Healthonehsa.com](http://www.Healthonehsa.com)

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# Welcome



Thank you for opening a Health Savings Account (HSA). Here, we can help members and their family understand how to take full advantage of an HSA. The goal is to provide affordable, convenient and worryfree approach to begin saving for medical expenses.

## The Fundamentals

An HSA enables individuals to **save, invest** and **spend** funds for qualified medical expenses tax-free. Until they are spent, funds roll over from year to year and can even be invested tax-free.

## What makes the PayGate HealthOne Card unique

The PayGate HealthOne HSA Card is the only card in market that combines your **benefits cards** and your **HSA card**. Rather than having to carry **multiple cards** in your wallet, you'll have access to your benefits information and your **HSA payments card, in one card**.

## What's next?

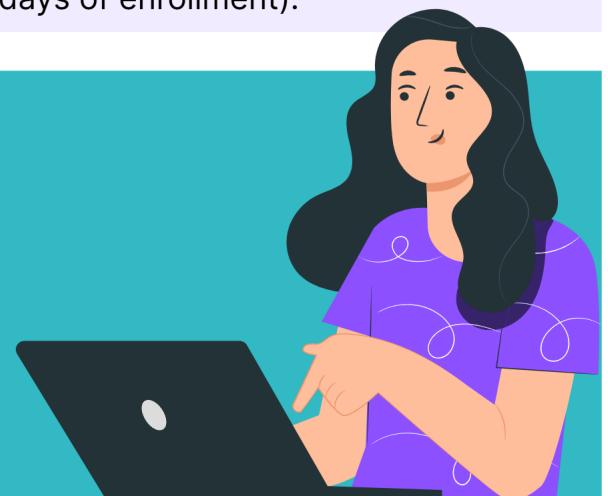
This Welcome Kit provides an overview of how an HSA works and details regarding PayGate's HSA including: how to access the account online, ways to contribute and use the funds, how to maximize the contributions and utilize on-line tools and resources. In addition, members also receive these additional materials:

1. A welcome email with instructions for logging into the online portal and links to other valuable resources.
2. Access to the Paygate Health One mobile and web app.
3. Your Paygate HealthOne Card (within 10 business days of enrollment).

## Getting Started

Once the account is open, members can begin making deposits and using their account to pay for qualified medical expenses.

Read through this guide for helpful hints and guidance on how to take control of healthcare costs and begin saving for future medical expenses.



# Health Savings Accounts 101

## The Basics to know

### What is a Health Savings Account (HSA)?

An HSA is a personal savings account for healthcare expenses. An HSA is not a healthcare plan, but rather, it is used in conjunction with a qualifying High Deductible Health Plan (HDHP) in the US.

### 2026 HSA contribution limits

The IRS sets limits to how much you, your family, and your employer can contribute towards an HSA each year. **Below are 2026 HSA contribution limits.**

Self-only coverage	Family coverage	Catch-up contribution (age 55+)
\$4,400	\$8,750	\$1,000

\* **For married couples:** If both spouses are 55 or older, each can make their own \$1,000 catch-up contribution to their individual HSA. The total family contribution limit, including both standard and catch-up contributions, would be \$10,750 (\$8,750 standard + \$1,000 + \$1,000).

\* **Medicare enrollment:** The catch-up contribution is only available to those who are not enrolled in Medicare.

### Save, spend, or invest

You can use your HSA depending on your current needs. Your HSA can be helpful for account holders with healthcare expenses now or those who want to save or invest for retirement or an unexpected rainy day.

01

You need to ensure you have money saved for you when you need it most. An FDIC- insured HSA creates dedicated health savings for medical expenses. Save pre- tax HSA dollars, keep them safe, and watch them grow.

02

Paying for healthcare costs with your HSA means that you are saving 35% off the retail cost (assumed combined state and federal income taxes of 35% or more). Using the triple tax benefits of an HSA, you can use tax-free money from your HSA to pay for health expenses.

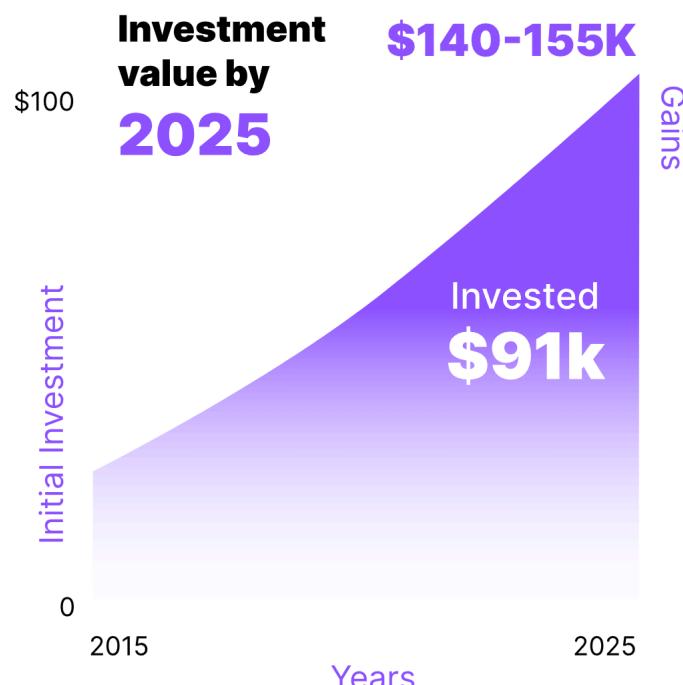
03

HSA investments provide a clear path to further leverage the power of your HSA and invest your HSA funds tax-free for years to come. HSA Eligible Items.

### HSA Contribution Example

#### Hsa 101: Investing Your Pretax Dollars

→ According to a historical total-return calculator, \$100 invested at the beginning of 2015 in the S&P 500 would be worth about \$379.25 by 2025 (with dividends reinvested). That corresponds to a cumulative return of ~ +279 % over those 10-11 years, or an approximate annualized return of 13.4 %.



#### A simplified compounding + contribution model:

→ If you invested \$8,300 annually from 2015 to 2025 (~ 11 contributions, assuming one per year), and achieved ~13-14 % annual return (with dividends reinvested), the total investment value by 2025 could be roughly in the ballpark of **\$140,000 – \$155,000**.

→ The total amount you contributed over 11 years is about **\$91,300 (11 × \$8,300)**. So this would represent a substantial gain over contributions alone.

\* Actual returns vary each year; the 13-14% is an average over 10 years.  
\* Past performance is no guarantee of future results.

# Benefits of an HSA

## Triple tax advantages

Tax-deductible contributions which reduces your total taxable income, tax-free interest and investment gains, and tax-free withdrawals for qualified medical expenses.

## Ability to invest funds

You can invest your HSA savings for the long-term. Stocks, bonds, ETFs, mutual funds are all available through PayGate.

## Stays with you for life

Unspent HSA funds roll over each year, building a nest egg for your future retirement just like a 401(k) or IRA. This is true even if you leave your employer or change your health plan.

## Additional healthcare safety net for your family

Anyone can contribute funds and funds can be spent on select others, such as tax dependents, a spouse, or domestic partner.

## Savings up to 35%<sup>1</sup> on out-of-pocket costs for eligible expenses.

**And this is only the beginning—many additional benefits are on the horizon, with even greater value still to come.**



## Eligibility requirements

Aspiring Account Holders must meet select requirements in order to be eligible to open an HSA.

### 1) HSA-Eligible Health Plan

To open a PayGate HealthOne HSA, you must be enrolled in an HSA-eligible HDHP that meets IRS rules, including minimum deductibles and out-of-pocket limits. Only qualifying HDHPs allow you to contribute.

### 2) Concurrent Requirements

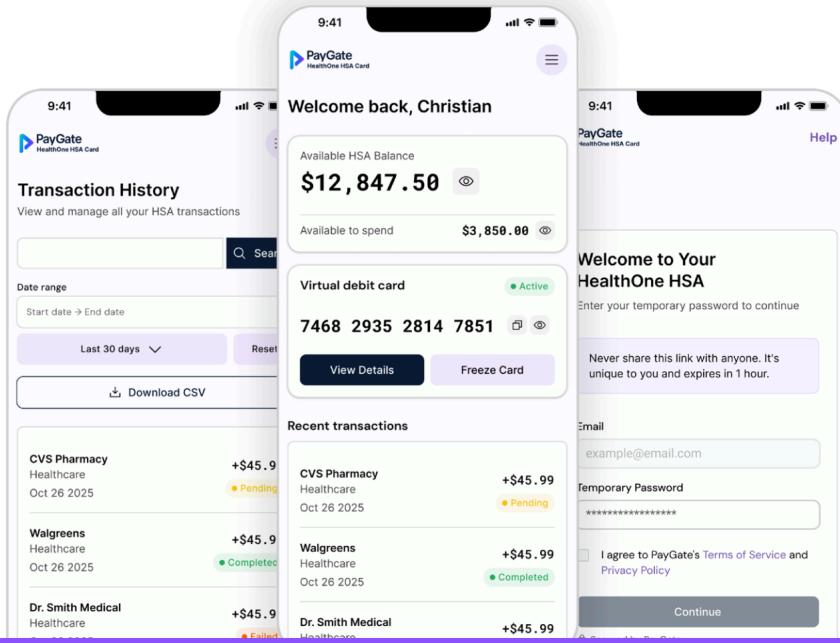
You must have only an HSA-eligible HDHP, cannot use a General Purpose FSA, and cannot be claimed as a dependent. Applicants must be 18+, not enrolled in Medicare or Medicaid.

### 3) Eligibility Is Not Required for Usage

Your PayGate HSA funds never expire and remain accessible for medical expenses even if you change jobs or lose HDHP coverage. After age 65, you may use funds freely like a 401(k) or IRA.

# The Mobile App

## Easily Manage HSA Benefits on the go



The HSA app brings the simplicity and signature user experience of the platform to the palm of your hand. Easily manage benefits from anywhere through a leading easy-to-use interface, even for the least tech savvy among us.

### Access your PayGate accounts on-the-go to:

#### View a single view of what's important

Designed to tell you exactly what you need to know to make the most out of your PayGate benefits and take timely action.

#### Manage your account on the move

Track account balance, access transactions history, manage your PayGate HealthOne cards, and more.

#### Initiate claims and verify purchases

A paperless, easy claims verification process that guides you with clear instructions at every step.

#### Learn actionable information

Take the guesswork out of managing your HSA with helpful reminders about plan year periods, open claims, and your HSA card.

#### Check what qualifies as eligible

Access the list of qualified expenses directly through your app. Our list is always up-to-date and easy to access on-the-go.

**Trust that your data is safe and secure**

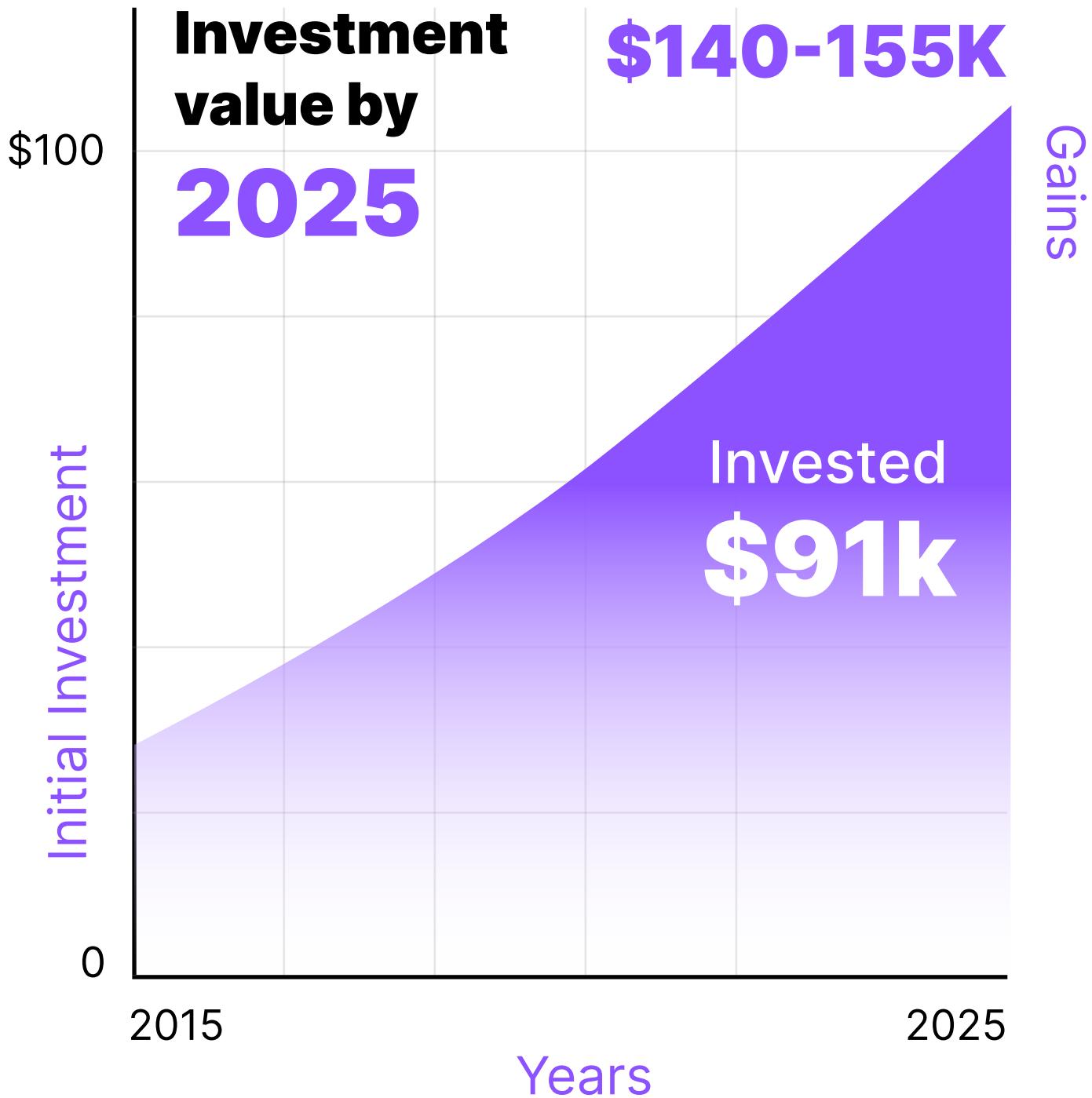


Login security measures such as Two-Factor Authentication (2FA) and biometric credentials keep your account safe from unauthorized users.

Download the PayGate Benefits' mobile app today. Available on **iOS** and **Google Play** app stores.



Scan to download or visit [healthonehsa.com/download](http://healthonehsa.com/download)



# Registering an Account

This online portal puts members in control online or on the go with their mobile device. Members access. Register by clicking on the **“Open A New Account”** link and clicking....

Register, login, navigate to “My HSA” and get started! If you have any questions feel free to contact the administrator at **1-844-729-4283** or **support@healthonehsa.com**.

## Welcome to Your HealthOne HSA

Enter your temporary password to continue

Never share this link with anyone. It's unique to you and expires in 1 hour.

Email

example@email.com

Temporary Password

\*\*\*\*\*

I agree to PayGate's [Terms of Service](#) and [Privacy Policy](#)

Continue

Secured by PayGate

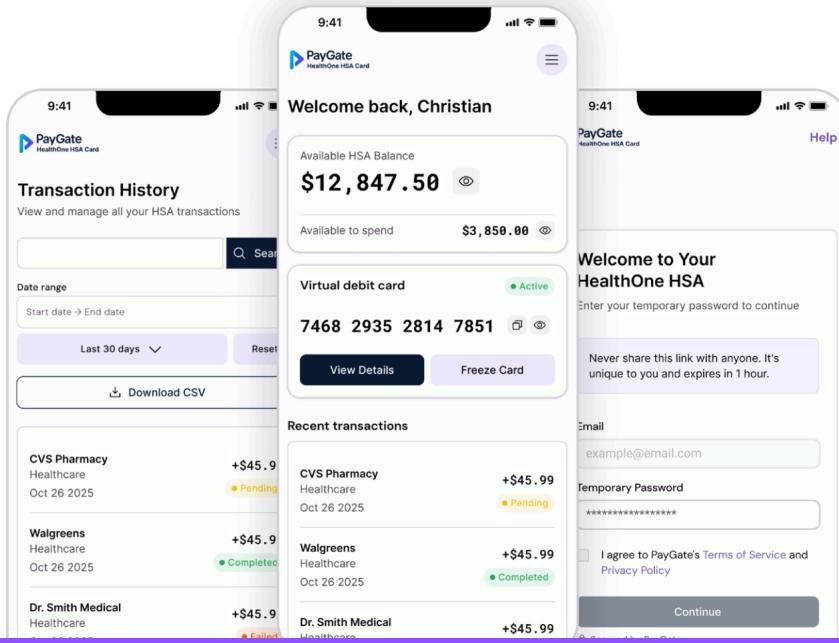
## Online account access

Members are getting much more than just an HSA - the portal provides a suite of services that will simplify managing the account. With a single user ID and password individuals gain access to the following features:

- View account and investment balances
- Current and historical activity and balances
- Mobile and tablet access if you are on the go
- Store claim information for future reimbursement
- Set up account alerts
- Report and re-issue lost or stolen Paygate HealthOne Card
- View and maintain account owner information
- Access to online videos, calculators and other useful tools
- Online forms providing e-signature and auto delivery
- Single point of access for your HSA and limited purpose FSA, if offered.

# The Mobile App

## Easily Manage HSA Benefits on the go



**HealthOne HSA app** brings the simplicity and signature user experience of the platform to the palm of your hand. Easily manage benefits from anywhere through a leading easy-to-use interface, even for the least tech savvy among us.

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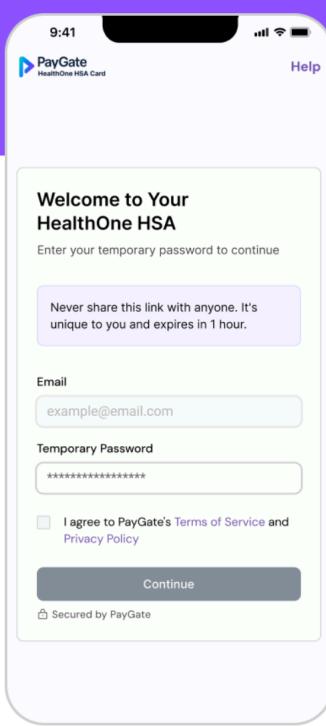
Scan to download or visit [healthonehsa.com/download](http://healthonehsa.com/download)

# Managing an HSA on the Go

## Mobile App for Account Holders

The mobile app brings the simplicity, ease-of-use, and modern experience of the platform to the palm of your hand, making it easy to manage accounts on the go.

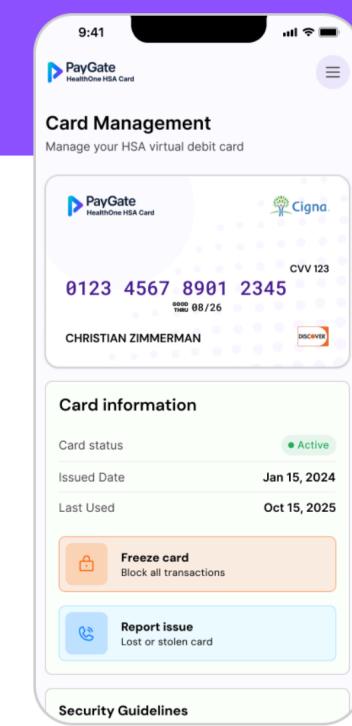
### 1) Login



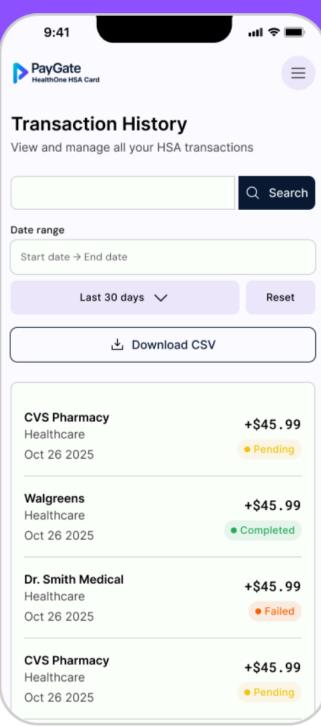
### 2) Securely access your data



### 3) Manage Card Access



### 4) View transaction History



### Download the Paygate HealthOne mobile app today

Available on iOS and Android devices.



Scan to download or visit  
[healthonehsa.com/download](http://healthonehsa.com/download)



# Key HSA Features

## Account Management

View your balance, see recent transactions, manage your debit cards and more.

## Track HSA Spending

Your debit card transactions appear within the app in real-time as you spend.

## Automate Contributions

Link your payroll account, set a one-time, or recurring contribution and forget the rest.

## Monitor HSA Investments

View and monitor your invested HSA funds with all the tools you need from your phone.

## Easy Reimbursements

Take and upload photos of receipts, and easily schedule a reimbursement. Get reimbursed today or save the funds for later.

## Access HSA

Marketplace Search our HSA marketplace to find retail HSA partners for all of the qualified services and products you need.

## Important Plan Details

This dashboard is designed to tell members exactly what they need to know to stay on top of their FSA, such as available balance, total election, estimated tax savings, plan year dates and more.

## Simple Reimbursement Process

FSA reimbursements are complex enough. That's why we make the process of submitting claims for eligible expenses painless with clear instructions.

## Actionable Information

Take the guess work out of managing an FSA with helpful reminders about plan year periods, open claims, and FSA debit cards.

## Debit Card Management

Paying for FSA-eligible expenses using a debit card is one of the best ways to make the most of an FSA. Add or remove, activate, or report a card lost or stolen in minutes.

## Download the Paygate HealthOne mobile app today

Available on iOS and Android devices.



Scan to download or visit [healthonehsa.com/download](http://healthonehsa.com/download)

## Convenience & Security in One

**Secure Login** - Login security measures such as Two-Factor Authentication (2FA) and biometric credentials keep your account safe from unauthorized users.

**Secure Messaging** - Conversations with Support through our Secure Messages feature are data encrypted, keeping your information private and secure.

**See What's Eligible** - Check what healthcare expenses are eligible to be paid for with your HSA and FSA funds. Our comprehensive list is always up-to-date and accessible from your app.

**Account Switching** - Account holders with both a HSA and FSA account can easily switch between accounts from within the mobile app.

# Contributing is easy

Contributing funds lowers taxable income and allows members to build a nest egg for future healthcare expenses. Contributions to an HSA may be made by the member, your employer or anyone else.

## Contribution methods

Members can contribute money to their account in several convenient ways including:

### Direct Deposit through your employer

The HSA acts just like a personal savings account. If an employer offers direct deposit, members can provide them with HSA account information to begin contributing via direct deposit.

## Maximizing contributions ...

As one decides how much to contribute, it's important to note that contributing the maximum allowable amount helps members to get the most from your HSA. At the very least, members want to contribute enough to cover anticipated healthcare expenses. Because the balance rolls over year to year, there is no penalty for contributing more than one is able to use in one year. The tax advantages of an HSA make it a powerful long-term savings vehicle. The maximum annual contribution can be made even if one becomes HSA eligible after the tax year begins, as long as members

are covered under an HDHP on the first day of the last month of your tax year (December 1 for most taxpayers) and remain in an HDHP for the following 12 months. See IRS publication 969 for details. Contributions are allowed until April 15th for the previous calendar year. Additionally, if you are 55 or older, you are allowed to make an annual \$1,000 catch-up contribution. Keep in mind that HSA contribution limits, established by the IRS, may change each year and members must not over contribute to avoid adverse tax consequences.

## Investing your HSA dollars is easy!

- An array of mutual funds, and an interest-bearing account, give members competitive investment choices.
- HSA contributions can be automatically swept into investment accounts when they meet the necessary cash account balance; no need to manually move funds between accounts.
- HSA deposits are held by MVB Bank and are insured by FDIC.



# Using your HSA funds

HSA funds can be used to pay for qualified medical expenses, such as:

→ Prescription

→ Chiropractic

→ Dental

→ Medical Equipment

→ Medical

→ Vision

Go to PayGate and use the Eligible HSA Expense tool to see which types of expenses are qualified. You can also go to [www.irs.gov](http://www.irs.gov) and download Publication 502. Generally, qualified medical expenses are those expenses directly related to the treatment or prevention of physical or mental illness.

To make it easier for our participants, PayGate partnered with HSASTORE, an online store whose entire inventory is HSA eligible. They have the largest selection of HSA eligible products and services on the web. You'll find a banner for the HSASTORE on the landing page of the online portal.

If you use HSA funds for medical expenses that are not qualified, they will be included in your taxable income HSA withdrawals made for non-qualified expenses are subject to ordinary income tax and may also be subject to IRS penalties. State taxes vary so please consult your tax advisor.

## Pay for qualified expenses

→ Use your HealthOne Card where accepted, such as the pharmacy or doctor's office.

→ Write your HealthOne Card number on medical bills to have your HSA funds directed to the expense.

→ Use the Paygate HealthOne Card bill pay feature to pay for a healthcare expense or to reimburse yourself for an out-of-pocket medical expense.

## Keep good records of your expenses via our app

Keep track of your expenses and payments by using the PayGate portal to see balances, view transactions, create reports and upload receipts. Be sure to keep receipts for all of your medical expenses for at least three years for tax-reporting purposes - there's even a place in the PayGate portal to keep them! If you use your HSA funds for non-qualified medical expenses, and are under the age of 65, you may incur a 20% penalty and owe income taxes on the amount used. After the age of 65, HSA funds can be used for any expense with no penalty, but you may still owe income taxes on those funds. Qualified medical expenses are always tax-free.

# Useful tips and suggestions

## Make the most of your HSA

Contribute the maximum to your HSA.

- Manage your healthcare expenses wisely.
- Learn about and practice healthcare consumerism.
- Invest unused HSA funds and make your money work harder for you.
- Take good care of yourself and your family - a healthy lifestyle makes a big difference.

Note: Your HSA is triple tax-advantaged. You can spend tax-free with your HSA. Balances grow tax-free and withdrawals are also tax-free, as long as the money is used for IRS-qualified medical expenses.

## Recordkeeping for tax purposes

You will be responsible for retaining your monthly account statements and all receipts for qualified medical expenses. Online statements are available for 18 months. Statements are generated at the end of each calendar month so please access your account regularly. Consult your tax advisor to determine how HSAs are treated for state tax purposes for the state in which you file your taxes.

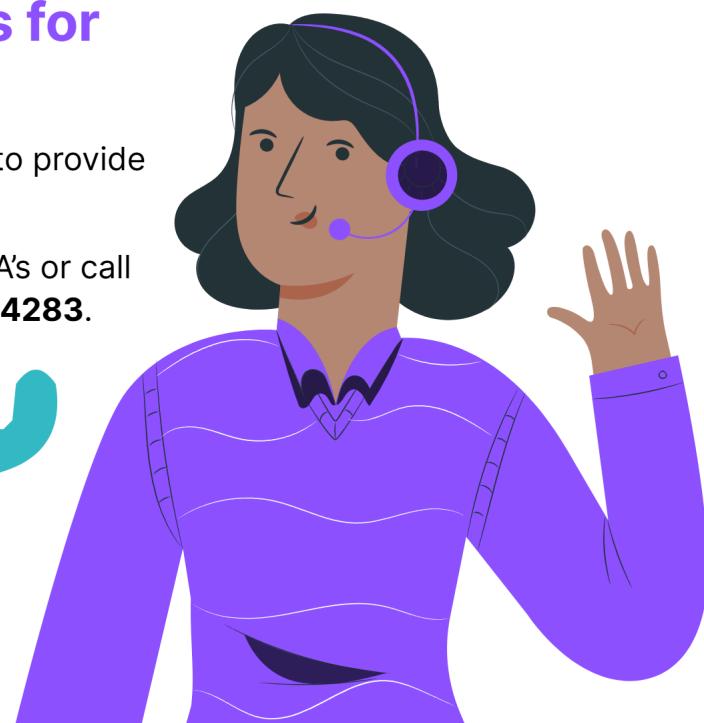
At year end of each year, PayGate will send you the following:

- 1099 SA - Received by January 31 and shows your annual distributions
- 5498 SA - Received by May 31 and shows your annual contributions

## Thank you for choosing us for your HSA needs.

Your benefits administrator will also be able to provide you information about your HSA.

Visit **healthonehsa.com** for more info on HSA's or call one of our Benefit Specialists at **1-844-729-4283**.



# Thank You !



## Questions?

Call your HR or Payroll Department or...



Call Us

**1-844-729-4283**



Visit Us

**[www.paygate.com](http://www.paygate.com)**



Write Us

**[support@healthonehsa.com](mailto:support@healthonehsa.com)**



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