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Now you can pay for your qualified dental care over 12 months¹ with no <u>fees</u>².

Introducing the Healthcare Spending Card¹, presented by Lane Health together with Delta Dental.

Delta Dental understands the importance of oral health better than anyone. That's why they are partnering with Lane Health to provide access to a smarter and more convenient way to pay for the qualified dental and other health care you deserve.

A better way to pay for your qualified dental expenses.

This first-of-its-kind solution can give you access to a line of credit¹ that lets you split qualified dental bills into smaller repayments over 12 months¹ with no credit checks or $\frac{fees^2}{2}$.

It's true – when you use the card¹ to pay for a qualified dental expense, there are no $\frac{fees}{2}^{2}$ over the entire 12-month¹ term.

Ready to go? <u>Request³ your card¹ here</u>.

Additional benefits of the card¹:

- Once you request and activate³ the card¹, you'll get a credit limit¹ of at least \$500 (and many are eligible for more).
- You can use the card¹ for non-dental health care expenses too, like medical, prescriptions, and vision, with convenient repayment over 12 months (with <u>fees</u>) or additional no-<u>fee</u> options.
- You can quickly link your health saving account^₄ (HSA) to the card¹ and utilize available pre-tax funds for minimum payments on your qualified dental or other health care costs.

Great! How can I get started?

The best news: The Healthcare Spending Card¹ is **already available**!

The card¹ can help you manage your oral and overall health with less financial strain – **we recommend requesting it right away**, so you're prepared for any unexpected expenses.

Requesting³ the card¹ is quick and simple, and there are no credit checks.

Request³ the card¹

If you have any questions, the Lane Health Member Advocate team is happy to help. Just email them at DDSmile@lanehealth.com or call them at 1-762 DDSMILE (337-6453).

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¹ The Healthcare Spending Card and the line of credit are issued by WebBank. Card must be activated before funds can be accessed. ² Each transaction is repaid on a 12-month term (with a minimum \$3 due each payment period). Transactions other than dental expenses (based on merchant category code) will be charged an origination fee of 5% and periodic finance fees. New Advances, if eligible, can be repaid in full or over 4 installments with no origination or periodic finance fees. Late fees apply.

³ If you can't connect your payroll provider via Argyle, or if they don't give us sufficient information, you are not eligible to apply.

⁴ HSAs that are linked during application must be owned and in the name of the applicant and issued by the applicant's employer. Delta Dental is a registered trademark of Delta Dental Plans Association.