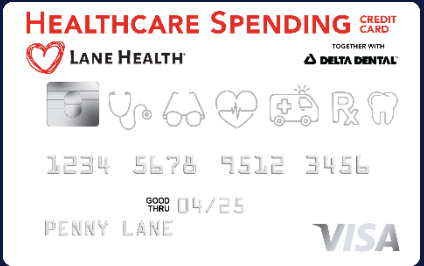


Introducing Lane Health and the...

# Healthcare Spending Card<sup>1</sup>



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# What we've heard ...

...from a recent Lane Health survey<sup>1</sup>

**49%**

had a healthcare expense that was unexpected or higher than anticipated in the last 12 months.

**47%**

typically put healthcare bills on a credit card and pay back later.

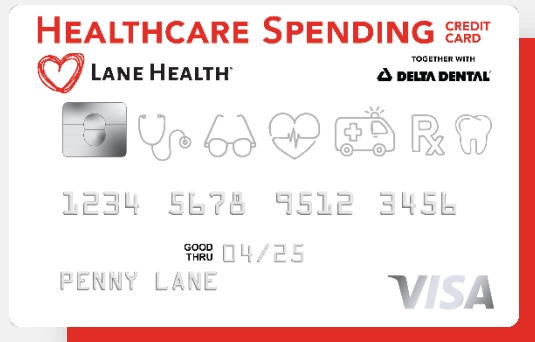
**40%**

have delayed or avoided seeking health care due to concerns about cost.



# Introducing the Healthcare Spending Card<sup>1</sup>

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The Healthcare Spending Card<sup>1</sup> can be a smart and simple way to pay for your out-of-pocket qualified dental and other healthcare expenses.

It's unique, it's convenient, and it can help you get the care you need ... **especially on your qualified dental costs.**



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# The Healthcare Spending Card<sup>1</sup> is a win for employees



## Every swipe can benefit your future

- **No credit checks**, annual fees<sup>2</sup>, or lengthy application process. Once you apply and are approved<sup>3</sup>, you'll get a credit limit<sup>1</sup> of at least \$500 (and many are eligible for more).
- When you use the Card<sup>1</sup> to pay for a qualified dental expense, your repayment will be divided into smaller installments over time - **with no fees<sup>2</sup> over the entire 12-month<sup>1</sup> term**.
- You can use the card<sup>1</sup> for non-dental health care expenses too, like **medical, prescriptions, and vision**, with convenient repayment over 12 months (with fees) or additional no-fee<sup>2</sup> options.
- You can quickly link your health savings account<sup>4</sup> (HSA) to the card<sup>1</sup> and **utilize available pre-tax funds** for minimum payments on your qualified dental or other health care costs.

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<sup>2</sup> 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 every 75 days over the 12-month term of the Advance, depending on your average daily balance during the 75-day period. The range of the fees based on the average daily balance are as follows: \$1 to \$100 balance = \$2; \$101 to \$250 balance = \$5; \$251 to \$500 balance = \$10; \$501 to \$1,000 balance = \$20; \$1,001 to \$2,500 balance = \$40; \$2,501 to \$5,000 balance = \$75; Over \$5,000 balance = \$95. New Advances, if eligible, can be repaid in full or over 4 installments with no origination or periodic finance fees. Late fees apply.

<sup>3</sup> 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.

<sup>4</sup> HSAs that are linked during application must be owned and in the name of the applicant and issued by the applicant's employer.



# How the Healthcare Spending Card<sup>1</sup> works

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1

Apply and get approval<sup>2</sup> for card<sup>1</sup> **(with no credit checks)**

2

**Link available health savings account<sup>2</sup> (HSA)** during application to use pre-tax funds as a form of repayment

3

**Swipe card<sup>1</sup> to pay** for qualified health care expense, up to employees' credit limit<sup>1</sup>

4

**Repayment from linked HSA<sup>3</sup> or linked bank account**, up to 12 months<sup>1</sup>



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# The Card<sup>1</sup> in action



Kevin is a 42-year-old husband and father who earns \$75k per year.

Tooth sensitivity prompts a visit to his dentist. Kevin learns he needs a crown and that his insurance doesn't cover \$500.

He considers putting it off for financial reasons, but his dentist warns Kevin that doing so could result in a future root canal.

## The Healthcare Spending Card<sup>1</sup> can help Kevin...

### 1 Access needed care

**Kevin learns his insurance doesn't cover \$500 for his crown...**



Using the card, Kevin can split the cost into 12 simple repayments of...

**\$41.67**  
Monthly cost

...which covers the non-covered cost of the crown.

### 2 Save money

**If Kevin has a linked HSA, his repayments can be made pre-tax!**

**\$500** Cost of crown

+ **\$0** Fees<sup>2</sup> on Dental Expenses

- **\$100** Employee Tax Savings<sup>3</sup>

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**\$400** Post-Tax Equivalent Net Cost

By repaying with pre-tax dollars, Kevin enjoys...

**\$100** in savings!

### 3 Prevent a more expensive root canal in the future (\$1,500+)

<sup>1</sup> Advances issued by WebBank; Advance must be activated before funds can be accessed

<sup>2</sup> 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 every 75 days over the 12-month term of the Advance, depending on your average daily balance during the 75-day period. The range of the fees based on the average daily balance are as follows: \$1 to \$100 balance = \$2; \$101 to \$250 balance = \$5; \$251 to \$500 balance = \$10; \$501 to \$1,000 balance = \$20; \$1,001 to \$2,500 balance = \$40; \$2,501 to \$5,000 balance = \$75; Over \$5,000 balance = \$95. New Advances, if eligible, can be repaid in full or over 4 installments with no origination or periodic finance fees. Late fees apply.

<sup>3</sup> Savings based on 7.65% Payroll taxes, 12.35% combined federal/state tax rate; savings will vary depending on individual tax situations

# Conveniently manage out-of- pocket healthcare costs with your Card's line of credit<sup>1</sup>

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## When you use your card's line of credit<sup>1</sup>, you have three simple repayment options:

1. **Pay in full** on the next card<sup>1</sup> statement due date  
(no fees<sup>2</sup>)
2. **Split payment** into 4 smaller installments over  
4 statements (no fees<sup>2</sup>)
3. **Pay in more manageable portions over 12 months<sup>1</sup>**  
(default option: includes a one-time origination fee and  
up to 4 periodic finance fees<sup>2</sup>)

**Remember: there are no fees<sup>2</sup> when you repay qualified  
dental expenses over 12 months<sup>1</sup>!**

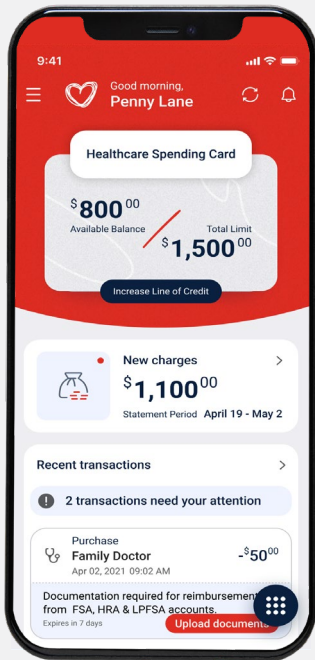
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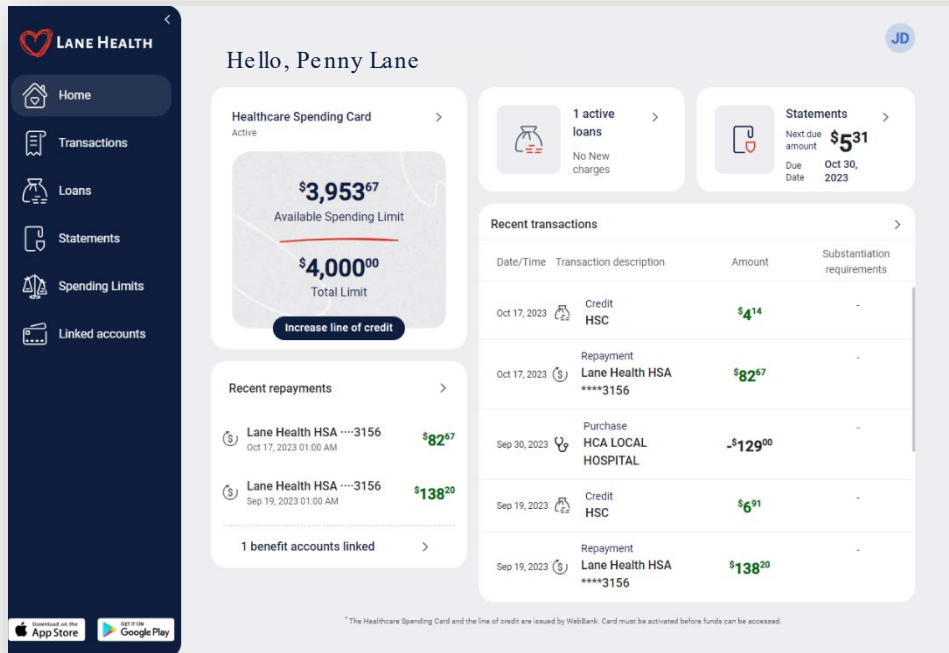




# Quickly access your account



Mobile app



Online portal





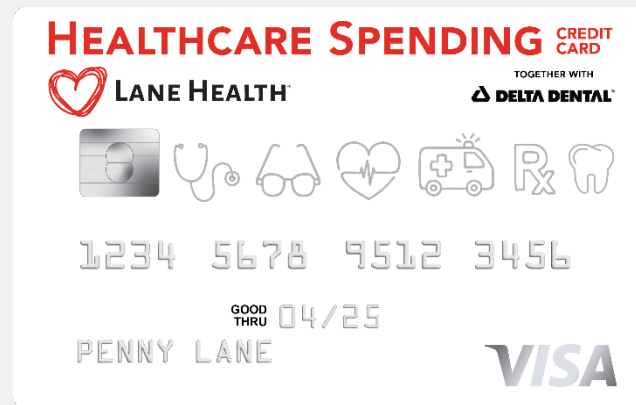
# Let's get started!

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It's quick and simple to apply<sup>1</sup> for your Healthcare Spending Card<sup>2</sup>.

- **Just visit:** <https://hsc.lanehealth.com/dd> and follow the prompts

Once you receive your card<sup>2</sup>, just activate it, and you're ready to go!



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**Thank you**

Who has the first question?



**LANE HEALTH**  
Healthier Futures. Healthier Finances.