



Now you can pay for your qualified dental care over 12 months¹ with no fees².

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



A better way to pay for your qualified dental and other health care expenses.

The first-of-its-kind Healthcare Spending Card¹ can help you get the qualified dental care you deserve and stay in control of your healthcare bills.

And when you use the Card¹ to pay for a qualified dental expense, your repayment will be divided into smaller installments over time - with no fees² over the entire 12-month¹ term.

Request³ the Card¹ at <u>hsc.lanehealth.com/dd</u>.

Additional benefits of the Card¹:

- Once you are approved and activate³ the Card¹, you can 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, with **convenient repayment** in smaller installments over 12 months (with fees) or additional no-fee² options.
- You can link your health saving account⁴ (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?



We recommend requesting³ the Healthcare Spending Card¹ right away, so you're prepared for any unexpected expenses. It's quick and simple, and there are no credit checks.

Request³ the Card¹

If you have any questions, reach out to the Lane Health Member Advocate team at DDSmile@lanehealth.com or 1-762 DDSMILE (337-6453).

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.

⁴HSAs that are linked during application must be owned and in the name of the applicant and issued by the applicant's employer. The Healthcare Spending Card is issued by WebBank pursuant to a license from Visa USA Inc.

Delta Dental is a registered trademark of Delta Dental Plans Association.