



# Frequently asked questions

## What is Paytient?

Paytient is a 0% APR care card that turns dental, vision, and hearing specialist expenses into interest-free payment plans.

## How do the payment plans work?

Say you have a dentist appointment that includes a \$400 bill. The Paytient card can split that charge into 10 payments of \$40 — or five payments of \$80. You can pick the interest-free payment plan that fits your budget.

## Where can I use Paytient?

Your Paytient card can be used for you and your family's dental, vision, and hearing specialist expenses at both in-network and out-of-network providers. The Paytient card works at any dental, vision, or hearing specialist provider that accepts Visa!\*

## Can I use Paytient to pay for previous out-of-pocket costs?

Yes. You can use Paytient for dental, vision, or hearing specialist bills still owed to providers, as long as they are not being collected by a different party.

## Can I use this for my family/dependents?

Sure can! Paytient works for you and your loved ones.

## Does Paytient require a credit check?

Nope. Paytient never does a credit check. We do ask you to self-report income and expenses during your sign up process to comply with federal and state lending regulations, but we will never pull your credit score.

## What is the credit line?

Members with Paytient will receive a \$1,000 line of credit on their Paytient card to use to pay for dental, vision, and hearing specialist expenses.\*

\* Note: Your Paytient card works with providers in certain approved merchant categories. The provider self-selects their merchant category, and in some cases a provider might not be categorized as you expect. If your card is unexpectedly declined, contact customer Paytient support.

## How do I set up a payment method?

You can connect a bank account, debit card, or credit card within the Paytient app to make payments toward your open repayment plans. Our support team can also take payments over the phone or chat.

## Can I pay off my balance sooner?

Of course. Just tap the payment plan settings, and you can pay off your balance earlier than scheduled.

## How can I adjust my payment plan?

We understand circumstances change. Our support team is happy to adjust your payment plan to better fit your budget. Reach out in the app or by emailing [hello@paytient.com](mailto:hello@paytient.com) for assistance.

## How do I use the virtual Paytient card?

To view your virtual card number, click the purple card in the Paytient app to make your card number appear on your screen. You can add this number to your smartphone's digital wallet or share the information to be entered into a payment system.

## Is it really free of any interest or fees?

Yes, really. It's powered by Delta Dental Patient Direct, so you're never charged any interest or fees when financing your dental, vision, or hearing specialist expenses.

## How does this work with an HSA or FSA?

- **HSA:** Paytient can serve as an upfront payment method at the point of care to either protect HSA savings for future use or to bridge the gap in anticipation of future HSA savings contributions. When you use your HSA to pay off your Paytient balance, you're better able to capitalize on the triple tax advantage of your HSA.
- **FSA:** Use Paytient alongside your FSA and/or after funds are depleted to reduce reliance on credit cards or payday loans with high interest rates and fees.

## What are the benefits of using Paytient?

- ✔ Pay for dental, vision, and hearing specialist care over time, on your terms.
- ✔ 0% APR custom repayment plan on each transaction split up to 36 months.
- ✔ No credit check or fees to access Paytient.

