

The future of healthcare spending is here...meet the Healthcare Spending Card¹



Looking to increase your employees' access to healthcare?

It's time employees had smarter ways to access and pay for care. Now they can with this innovative spending card designed specifically for healthcare.

With **no annual fee²** and **0% financing options²** including dental exclusively for Delta Dental members, the Card can be there for your employees when they need it and won't cost them anything when they don't.



One card for all employee healthcare needs



Save money with 0% financing² when repaying qualified...

- ✓ Dental bills over 12 months
- ✓ Hospital bills over 12 months
- ✓ Other healthcare bills over 4 installments



Secure a healthcare safety net

Access an on-demand credit line (up to \$10k)*



Pay over time, not upfront

greater convenience, less unnecessary stress



Repay a smarter way using pre-tax dollars

By linking a healthcare savings account (HSA) to the Card



Ease financial stress:

No annual fee², no credit checks to apply

*Subject to credit line approval

A win-win for you: Quick implementation, no costs or credit risks for employers

Not only can you help your employees find smarter ways to access and pay for healthcare - you won't face the typical headaches with introducing a new employee benefit:

- ✓ **no contracts required**
- ✓ **no file feeds necessary**
- ✓ **no integrations needed**

Ready to go? So are we. Contact us at sales@lanehealth.com



LANE HEALTH
Healthier Futures. Healthier Finances.

TOGETHER
WITH

DELTA DENTAL

¹ Lane Health is a financial technology company, not a bank. The Healthcare Spending Card is issued by Lead Bank pursuant to a license from Visa USA Inc.
² Lane Health does not charge interest on, or an annual fee for, the Healthcare Spending Card. "0% financing" pertains to repayment options that do not charge interest (0% interest) nor fees (0\$ fees). Each Advance can be repaid in full, 4-month term or 12-month term (with a minimum \$3 due each payment period). Transactions other than qualified hospital or dental expenses (based on merchant category code) will be charged an origination fee of 5% and periodic finance fees. The location of the service provider is not determinative of whether a transaction is a qualified hospital expense. Rather, transactions made within or at a hospital (including but not limited to specialists, doctors, pharmacies, etcetera) are determined to be eligible by the associated MCC and not the location of the service provider in the hospital. New Advances, if eligible, can be repaid in full or over 4 installments with no origination or periodic finance fees. Late fees apply. You can review the fee table at <https://lanehealth.com/hsc-lb-dd-fees>