

# The future of healthcare spending is here...meet the **Healthcare Spending Card**<sup>1</sup>



## Help your clients improve their employees access to healthcare

Present your clients an **innovative new spending solution** that not only can **create better access to healthcare**, but also can be a **smarter ways to pay for it**.

With **no annual fee**<sup>2</sup> and **0% financing options**<sup>2</sup> for employees and **no cost or credit risk to employers**, it's a true win-win for your clients.



## One card for all employee healthcare needs



**Save money with 0% financing**<sup>2</sup> 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)\*



**Repay a smarter way using pre-tax dollars**

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



**Pay over time, not upfront**

greater convenience, less unnecessary stress



**Ease financial stress:**

No annual fee<sup>2</sup>, no credit checks to apply

\*Subject to credit line approval

## A win-win for clients: no costs or credit risks for employers

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

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

Interested in helping your clients? So are we. Contact us at [sales@lanehealth.com](mailto:sales@lanehealth.com)



TOGETHER  
WITH



<sup>1</sup> 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.  
<sup>2</sup> 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>