

You deserve to pay for care your way.

Sponsored by the Missouri Chamber of Commerce and Industry and Anthem Blue Cross and Blue Shield.

Medical treatments & procedures

Mental health services

Chiropractic care

Prescription medications



Sign up today and experience the peace of mind that comes with the Paytient Card.



Create your Paytient account.

Applying for the card takes minutes and will not impact your credit score.¹



Get care when you need it.

Once approved, use your Paytient card to pay out-of-pocket care costs.²



Pick a flexible payment plan.

Choose a plan that fits your budget and pay over 12 months, without interest.

THE PAYTIENT PROMISE:

No compromises

✓ NO INTEREST OR FEES

✓ NO CREDIT IMPACT

GET STARTED

Scan the QR code or visit my.paytient.com/signup



¹ We are required to confirm that you are able to afford your Paytient monthly minimum payments, and we do this by comparing your income to your expenses during your application. This will not affect your credit score.

² The Paytient card works with providers in approved merchant categories, including select online merchants. The provider self-selects their merchant category, and in some cases, might not be categorized as expected. Approved merchant categories vary by Sponsor. Transactions made with unapproved online merchants will be subject to decline.

Log in to <http://my.paytient.com> or the Paytient app to see which categories are approved for your card.

Please note: The Paytient card cannot be used to pay health insurance premiums.

The Paytient Visa® Credit Card is issued by Commerce Bank, Member FDIC.

Usted merece pagar la atención a su manera.

Patrocinado por Cámara de Comercio e Industria de Missouri y Anthem Blue Cross y Blue Shield.

Tratamientos y procedimientos médicos

Servicios de salud mental

Atención quiropráctica

Medicamentos recetados



Regístrese hoy mismo y disfrute de la tranquilidad que proporciona la tarjeta Paytient.



Cree su cuenta de Paytient.

Solicitar la tarjeta le llevará pocos minutos y no afectará su puntaje crediticio.¹



Obtenga atención cuando la necesite.

Una vez que reciba la aprobación, use su tarjeta Paytient para pagar los costos de bolsillo de la atención.²



Elija un plan de pago flexible.

Elija un plan que se ajuste a su presupuesto y pague a lo largo de 12 meses, sin intereses.

LA PROMESA DE PAYTIENT:

Sin compromisos

- ✓ SIN INTERESES NI TARIFAS
- ✓ SIN IMPACTO EN EL CRÉDITO

CÓMO EMPEZAR

Escanee el código QR o visite my.paytient.com/signup



¹ Estamos obligados a confirmar que usted puede hacer frente a los pagos mínimos mensuales de Paytient y lo hacemos comparando sus ingresos con sus gastos durante la solicitud. Esto no afectará su puntaje crediticio.

² La tarjeta Paytient trabaja con proveedores en categorías aprobadas de comerciantes, incluidos ciertos comerciantes en línea. El proveedor selecciona su propia categoría de comerciante, y, en algunos casos, puede no estar categorizado como se esperaba. Las categorías aprobadas de comerciantes varían según el Patrocinador. Las transacciones realizadas con comerciantes en línea no aprobados estarán sujetas a rechazo. Inicie sesión en <http://my.paytient.com> o en la aplicación Paytient para ver qué categorías están aprobadas para su tarjeta. Tenga en cuenta lo siguiente: La tarjeta Paytient no puede utilizarse para pagar primas de seguro médico.

Meet your newest employee benefit.

Get the care you need when you need it, with the Paytient card — **sponsored by the Missouri Chamber of Commerce and Industry and Anthem Blue Cross and Blue Shield.**

- **Get the care you need with confidence**

Access care you might have delayed or skipped by smoothing upfront costs for things like:

Medical treatments & procedures

Prescription medications

Chiropractic care

Mental health services

- **Manage the cost on your terms.**

Spread the cost of care over manageable, always interest-free payment plans, up to 12 months.¹



THE PAYTIENT PROMISE:

No compromises

✓ NO INTEREST OR FEES

✓ NO CREDIT IMPACT

Pay for care your way.

The Paytient card is a benefit sponsored by the Missouri Chamber of Commerce and Industry and Anthem Blue Cross and Blue Shield.

Check your eligibility instantly, *without* a credit check.² Just provide your estimated monthly income and expenses to see if you qualify for flexible payment options.

NEXT STEPS:



Scan the QR code or visit my.paytient.com



Create your Paytient account and check your eligibility.



Access your virtual Paytient card instantly. Your physical card will arrive in 7-10 business days.

Need support? hello@paytient.com | 866-345-9591 | In-app Chat

1. The Paytient card works with providers in approved merchant categories, including select online merchants. The provider self-selects their merchant category, and in some cases, might not be categorized as expected. Approved merchant categories vary by Sponsor. Transactions made with unapproved online merchants will be subject to decline. Log in to <http://my.paytient.com> or the Paytient app to see which categories are approved for your card. Please note: The Paytient card cannot be used to pay health insurance premiums.
2. Paytient is required to confirm that you are able to afford your Paytient monthly minimum payments, and they do this by comparing your income to your expenses during your application. This is not a credit check and will not affect your credit.

The Paytient Visa® Credit Card is issued by Commerce Bank, Member FDIC.



Conozca su beneficio para empleados más reciente.

Obtenga la atención que necesita cuando la necesita con la tarjeta Paytient, **patrocinada por Cámara de Comercio e Industria de Missouri y Anthem Blue Cross y Blue Shield.**

- **Obtenga la atención que necesita con confianza.**

Acceda a la atención que pueda haber retrasado u omitido distribuyendo los costos por adelantado de cosas como:

Medicamentos recetados

Servicios de salud mental

Tratamientos y procedimientos médicos

Atención quiropráctica

- **Administre el costo como usted prefiera.**

Distribuya el costo de la atención en planes de pago manejables, siempre sin intereses, de hasta 12 meses.¹

Pague la atención a su manera.

La tarjeta Paytient es un beneficio patrocinado por Cámara de Comercio e Industria de Missouri y Anthem Blue Cross y Blue Shield.

Compruebe su elegibilidad al instante, sin una verificación de crédito.² Simplemente proporcione sus ingresos y gastos mensuales estimados para ver si califica para las opciones de pago flexibles.



LA PROMESA DE PAYTIENT:

Sin compromisos

- ✓ SIN INTERESES NI TARIFAS
- ✓ SIN IMPACTO EN EL CRÉDITO

PRÓXIMOS PASOS:



Escanee el código QR o visite my.paytient.com



Cree su cuenta de Paytient y compruebe su elegibilidad.



Acceda a su tarjeta Paytient virtual al instante. Su tarjeta física llegará en un plazo de 7 a 10 días hábiles.

¿Necesita ayuda? hello@paytient.com | 866-345-9591

Use el chat integrado en la aplicación

1. La tarjeta Paytient es una línea de crédito que está sujeta a aprobación y funciona con proveedores en las categorías de comercios aprobados. Todos los cargos realizados con la tarjeta Paytient deben pagarse de acuerdo con los términos descritos en el acuerdo del titular de la tarjeta. El proveedor autoselecciona su categoría de comercio y, en algunos casos, es posible que no sea asignado a la categoría que se esperaba. Tenga en cuenta que la tarjeta Paytient no puede utilizarse para pagar las primas del seguro médico.
2. Paytient está obligada a confirmar que usted puede hacer frente a sus pagos mínimos mensuales de Paytient, y lo confirmamos comparando sus ingresos con sus gastos durante la solicitud. Esta no es una verificación de crédito y no afectará su crédito.



Frequently asked questions



What is a Health Payment Account (HPA)?

Paytient is a new type of benefit called a Health Payment Account (HPA) that helps you access and afford care.¹ You can use your HPA card to pay medical, mental health, or pharmacy expenses² by tapping into a small line of credit to pay out-of-pocket costs upfront. After each transaction, you can choose an interest-free payment plan that fits your budget.

Where can members use their Paytient card?

Paytient HPAs can be used for medical, mental health, and pharmacy expenses at both in-network and out-of-network providers.² HPA cards work at most provider that accepts Visa™ cards as long as the merchant's chosen MCC code is in a covered category (e.g., medical, pharmacy).

How does an HPA work?

Say a Paytient member visits an ENT for a sinus infection that won't go away, and they leave with a \$150 bill. Their HPA can split that charge into 10 payments of \$15 — or five payments of \$30. For each transaction, our members pick an interest-free payment plan that fits their budget.

Who can use my Paytient card? Can I use it for my family?

HPAs cover care costs for members as well as their loved ones.

Is a credit check required?

No. Paytient does not perform a credit check or pull credit scores before opening an HPA. We ask employees to self-report income and expenses during onboarding before we extend credit to ensure we lend responsibly and comply with federal and state lending regulations. Some users may not be able to access the service due to applicable federal and state regulations.

¹ Subject to approval.

² The 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 expected.

³ For qualifying expenses only
The Paytient Visa Credit Card is issued by Commerce Bank, Member FDIC.

Can I still use Paytient if I leave my job?

Paytient is a benefit offered by your employer. If you no longer work for your employer, you will no longer be able to use the Paytient card for new transactions. However, you will still have access to our app to make payments towards any outstanding balances interest-free.

How do I know how much credit I have and how do I increase my credit limit?

Paytient is a benefit offered by your employer. The credit limit extended to you is determined by your employer. For specifics on the line of credit extended to you, log in to your Paytient account on our mobile app or desktop website! Any changes to your Paytient benefit will be communicated by your employer and Paytient.

Can I make payments toward my outstanding balance outside of my set payment schedule?

Absolutely! You can always make one-time payments towards any transaction on your Paytient card within our app using a linked method such as a bank account or HSA/FSA account.

How do HPAs work with HSAs or FSAs?

Using your HSA and FSA accounts to repay your Paytient balance³ are great ways to capitalize on tax advantages. You can add your HSA or FSA account as a payment method in your Paytient account and then use them to cover any qualifying expenses. Please refer to the IRS website to determine whether transactions qualify as HSA/FSA expenses — and remember to always keep your receipts!

Have more questions?
Visit learn.paytient.com or get in touch with member support.