Delta Dental Members: Save Now, Save Later

Discover a smarter way to get and pay for dental and other healthcare with the...

Healthcare Spending Card[1]

- **Immediate Access*** to a line of credit up to $10,000
- **Repay with pre-tax dollars** by linking your HSA or FSA to the Card
- **0% financing**[2]
  Healthcare bills - repaid in 4 months
  Hospital bills - repaid in 12 months
  Dental bills - repaid in 12 months
- **Split bills into smaller amounts** Repay with 4 or 12 - month payment plans
- **All with no annual fee**[2]

Lane Health
Healthcare Spending Card

Apply in minutes

lanehealth.com/ddca

Lane Health
Healthier Futures. Healthier Finances.
Together with
Delta Dental

* Subject to credit line approval

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 dental (for Delta Dental members exclusively) or hospital 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. Delta Dental members: view our Fees table at lanehealth.com/hsc-lb-dd-fees.

Want to learn more about the Healthcare Spending Card[1]?

Designed specifically for healthcare, the **Healthcare Spending Card** provides a line of credit to help you pay dental, medical, vision and pharmacy expenses.

Where can I use my Card? Anywhere VISA is accepted for healthcare expenses, such as doctors' offices, dental clinics, pharmacies and vision centers.

How is my line of credit determined? By successful verification of your identity, plus other factors including your income and debt levels.

Can it work with my health savings account? Yes! By linking a FSA or HSA to your Card, you can choose to repay with pre-tax dollars by accessing funds from either of those accounts.

What 0% financing[2] options can I choose from? It applies to all qualified:

- All Healthcare expenses repaid within 1 or 4 months.
- Dental and Hospital expenses repaid within 12 months.

When are fees charged? The card has no annual fee[2] and does charge fees for healthcare expenses other than dental or hospital repaid over 12 months. See here for our fee table: https://www.lanehealth.com/hsc-lb-dd-fees

How does the Card work with my Delta Dental plan?
You can use it to pay for dental expenses covered by your Delta Dental plan, plus those that are not covered, making it easier to pay for out-of-pocket costs.

Have other questions? Feel free to contact Lane Health's Member Services:

- 1 (762) 337-6453 (1-762-DDSMILE) or ddsmile@lanehealth.com

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