Paytient

RRD BENEFITS
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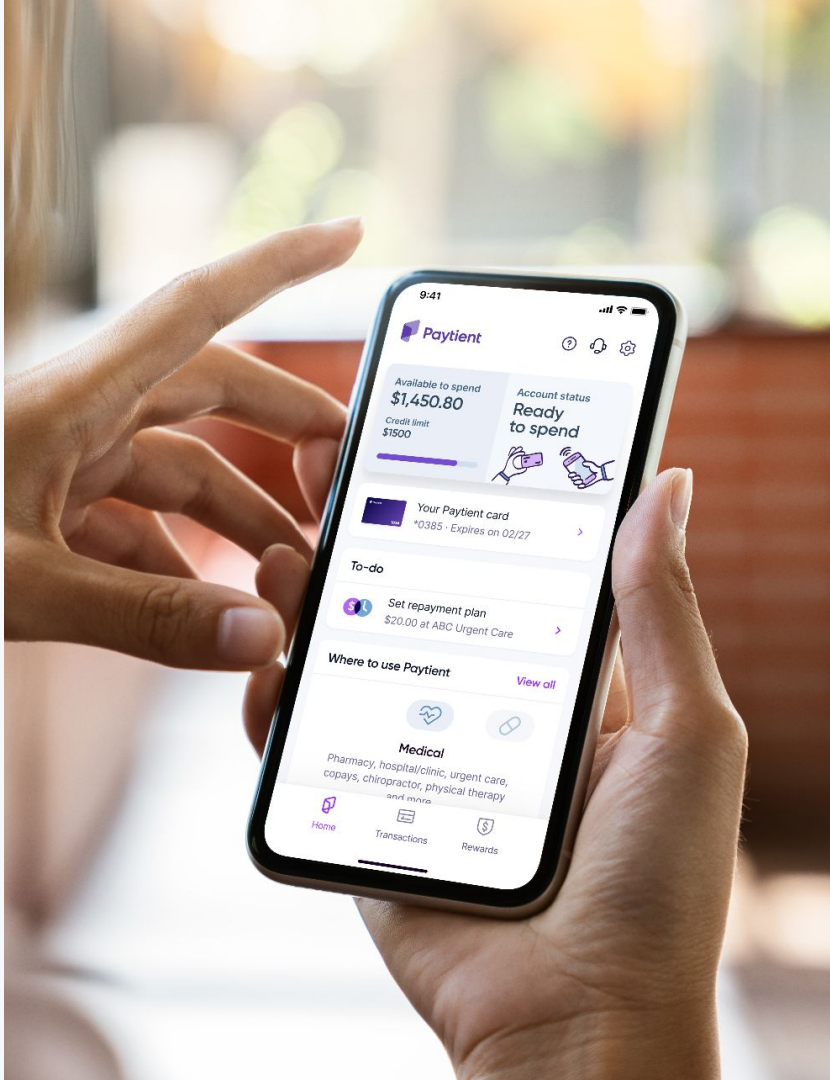
The power to pay for care.

October 20, 2026

What is an HPA?

Paytient is the leading provider of Health Payment Accounts (HPA), offered to you at no cost as part of your employee benefits to help you access and afford care.

- **Paytient provides a revolving line of credit on a Visa card that you can use to pay for out-of-pocket medical, dental, vision, pharmacy, mental health or veterinary expenses[1].**
- **Repay over time on your terms with a custom payroll deducted payment plan.**
- **Without interest or fees.**



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[1]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. Not all plans support all spend categories, please check with your plan administrator for information on which categories your plan supports.

No interest. No fees. No credit checks.

We never charge interest or fees to any transaction made on the Paytient card, and we never pull credit reports — making it easier for you to afford the care you need — regardless of your credit history.

We are required to confirm that you are able to afford your Paytient monthly minimum payments, and we do this with a quick financial wellness check that compares your income to your expenses.





HOW IT WORKS

Swipe. Click. Split.

Swipe your Paytient card to pay for out-of-pocket healthcare expenses.[1]

Click the notification that appears on your phone's home screen.

Split the transaction up into smaller payments, right within the app.

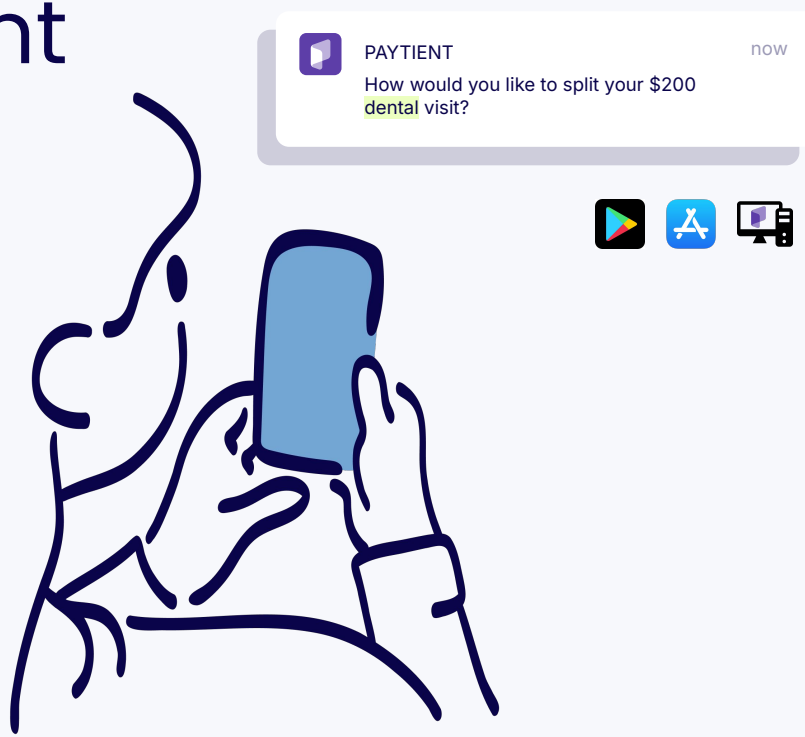
Interest-free. No fees. No credit impact.

[1]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. Not all plans support all spend categories, please check with your plan administrator for information on which categories your plan supports

Welcome to Paytient

The Paytient HPA is a benefit that's been available to RRD employees since 2022. There are two different ways you can qualify for Paytient.

First, the Paytient HPA is available to ALL FULL TIME RRD employees and provides access to a **$1,200 line of credit** to pay for **medical**, **dental**, **vision**, **pharmacy** AND **veterinary** expenses over time, interest-free.[1]



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1 The Paytient card is subject to approval and works with providers in approved merchant categories. The provider self-selects their merchant category, and in some cases might not be categorized as expected.

Paytient HPA & BCBS Coupe

However, if you enrolled in the BCBS Coupe plan and elected the Paytient financing, you have access to $3,000[1] of purchasing power.

What you should know:

- ➔ Select “yes” to the financing question on the enrollment website.
- ➔ By doing this, your line of credit will increase to $3,000
- ➔ You will still pay the expenses over time, interest-free.[1]

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Paytient HPA & BCBS Coupe

Below is what you'll see displayed on the enrollment screen:

***New Financing Option through Paytient!**

Starting January 1, 2026, Coupe will no longer offer a financing option. However, BCBS Coupe participants have an opportunity to sign up for a health care financing card from Paytient with a revolving $3,000 line of credit. This line of credit comes with $0 interest, $0 fees & no credit check! You have the option to repay for expenses over time, up to 12 months. Your Paytient account can be used to pay for office visits and prescriptions at the point of sale (for pharmacy benefits) or other medical expenses upon receiving your Explanation of Benefits (EOB). You can only sign up for this benefit during annual enrollment. You will NOT have another opportunity to elect this exclusive financing option during the 2026 plan year. The standard Paytient, with the lower line of credit, will still be available.

◉ **Yes** - I want to sign up for the $3,000 line of credit through Paytient

If yes - Paytient will contact you directly to complete the required ability to repay form. If you already have a Paytient card, you'll have a single card but your limit will be increased to the higher line of credit upon passing the ability to repay form.

○ **No** - I do not want to sign up for the line of credit with Paytient.

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Paytient HPA & BCBS Coupe: Q & A

Q: How do I use this new financing option?

A: You will use your Paytient HPA at the point of sale for office visits or pharmacy expenses and other expenses upon receiving your EOBs. You can also use your HPA card for dental, vision and veterinary expenses.

Q: Can I elect my financing option at any time?

A: No, you will NOT have another opportunity to elect this exclusive financing option during the 2026 plan year.

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ABOUT

The Paytient Card

For convenience, we provide approved members with both a virtual, and physical Paytient card.

The virtual card is **instantly available** in the Paytient app, and can be linked to digital wallets for quick access via smartphone or smartwatch.

The physical Paytient VISA® card typically arrives by mail in **7-10 days**.

Where Can You Use Paytient?[1]

AT THE DOCTOR

Whether you're seeing a family doctor, a specialist, a therapist, an internist, or a surgeon, you can use your Paytient card to pay your copay or coinsurance at the time of treatment[2]. Your Paytient card can also cover any bills that you receive after your visit!

AT THE PHARMACY

There are many medical costs that don't occur at the doctor's office, such as prescription medications. You can use your Paytient card to purchase these![2]

AT THE DENTIST

Whether it's an unexpected root canal or a routine filling, insurance rarely covers the entirety of dental care. Instead of delaying treatment or struggling through discomfort, you can use your Paytient card to split your care costs into an affordable payment plan.[3]

AT THE EYE DOCTOR

Need new glasses or contacts? Ready to get LASIK? Just setting up your annual eye exam? Paytient can help[2]. Preventive vision care supports your whole-body health. Let Paytient connect you with the care you and your eyes need.

AT THE VET

Your Paytient card can be used to cover care for yourself or any of your dependents — including your furry friends! Use your card for everything from flea and tick medications to nail trims to routine wellness exams[2].

[1] 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.

[2] Your Paytient card can be used to cover bills still owed to providers, as long as they are not being collected by a different party.

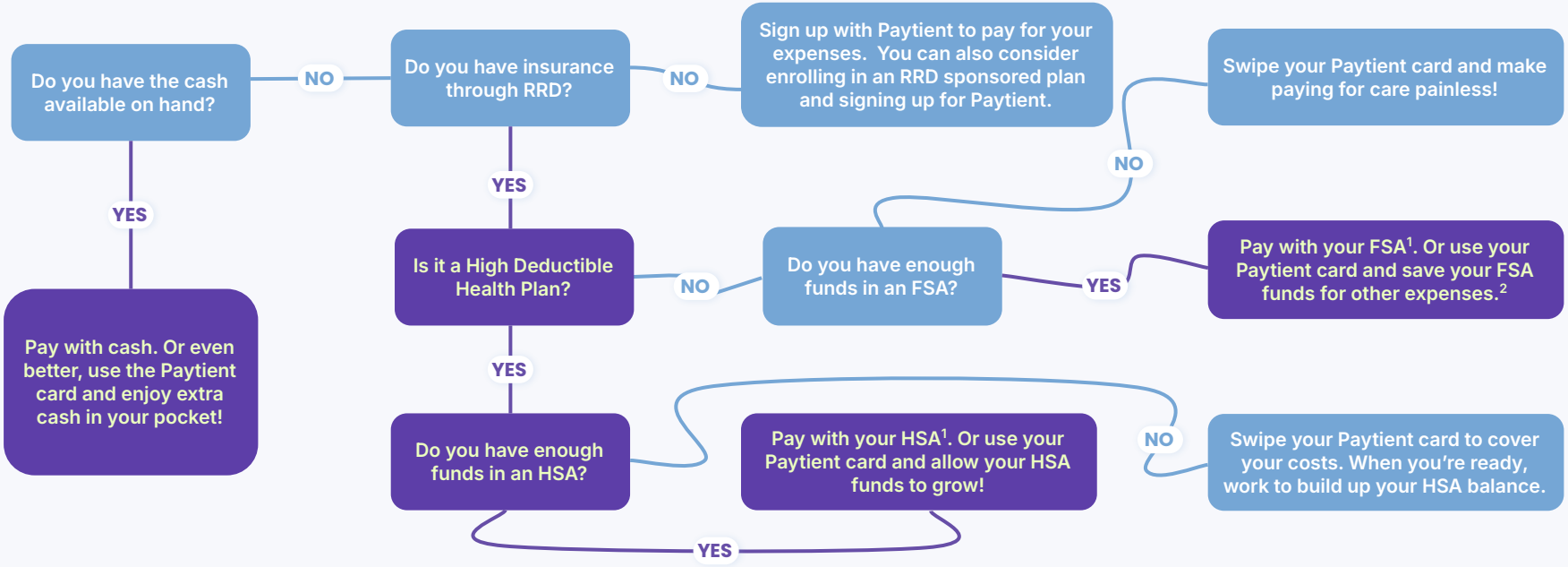
[3] Subject to approval. Paytient is required to confirm that you are able to afford your Paytient monthly minimum payments, and they do this by comparing your income to your expenses during your application. This is not a credit check and will not affect your credit.

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

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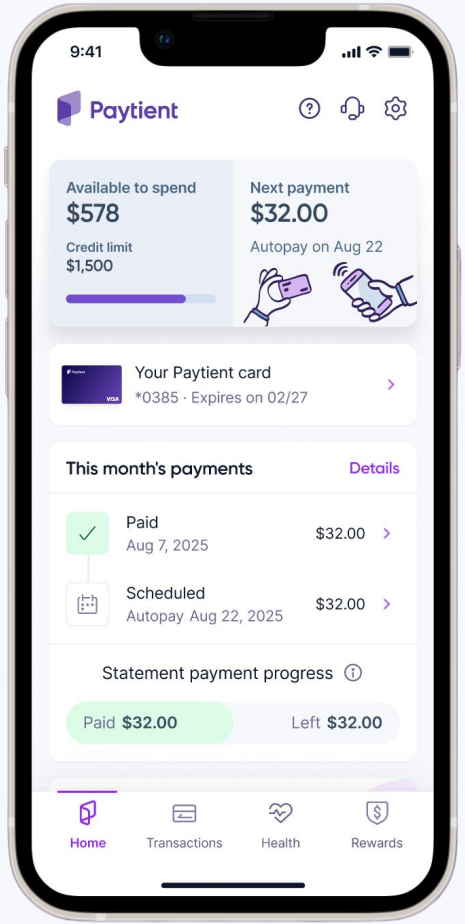
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Navigating out-of-pocket costs



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



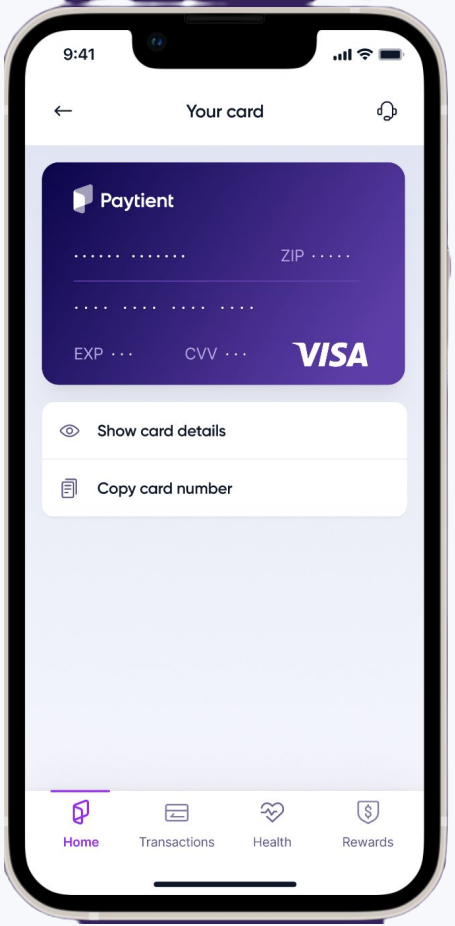
PAYTIENT

About Our App

- Access Virtual Paytient Card
- Set and Manage Payment Plans
- View Active and Past Transactions
- Chat With Our Support Team
- Earn Rewards for Milestones

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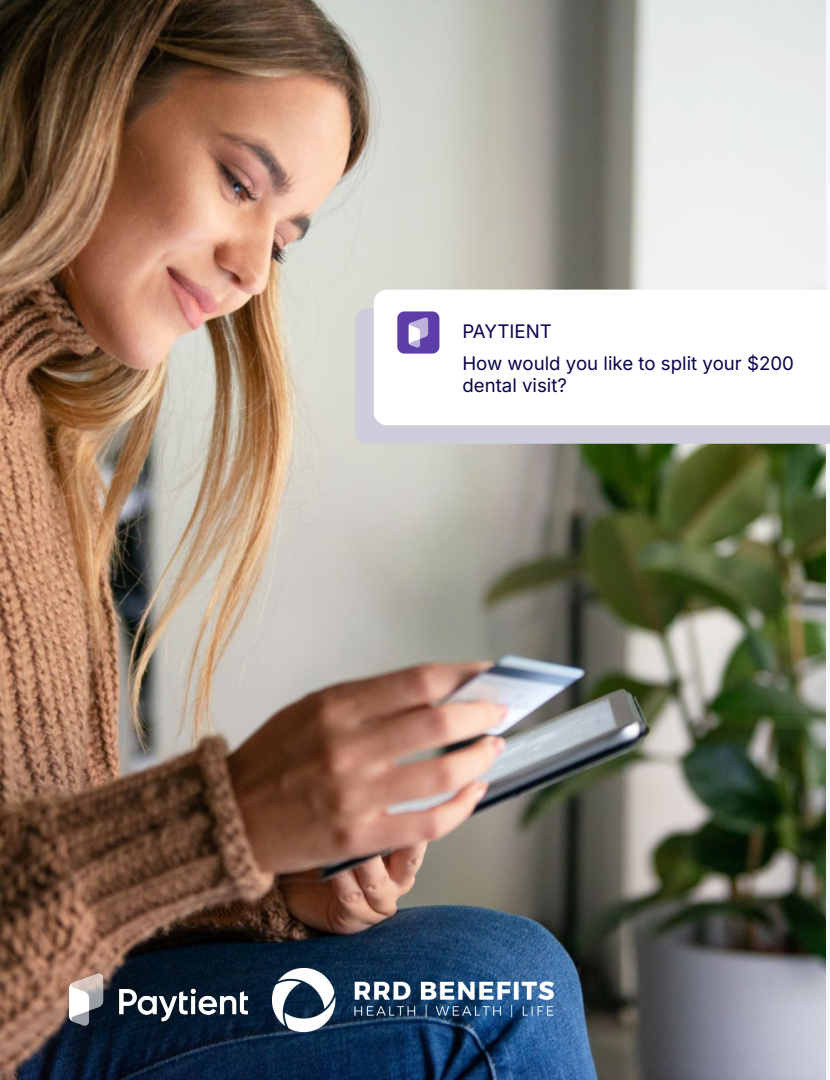
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About Our App

- **Access Virtual Paytient Card**
  You have access to the Paytient card anywhere, as long as your phone is in your pocket.
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- **Chat With Our Support Team**
- **Earn Rewards for Milestones**

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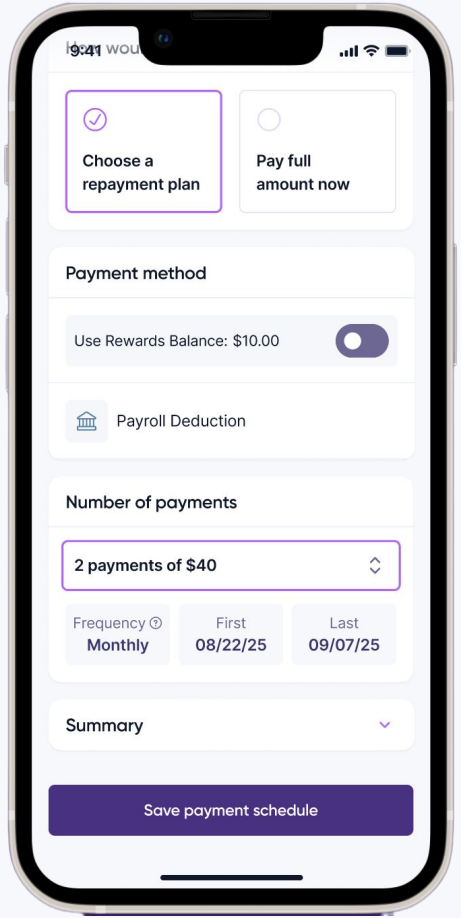
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- **Access Virtual Paytient Card**
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  Each time you swipe, you'll get a notification from the Paytient app to set up your payment plan.
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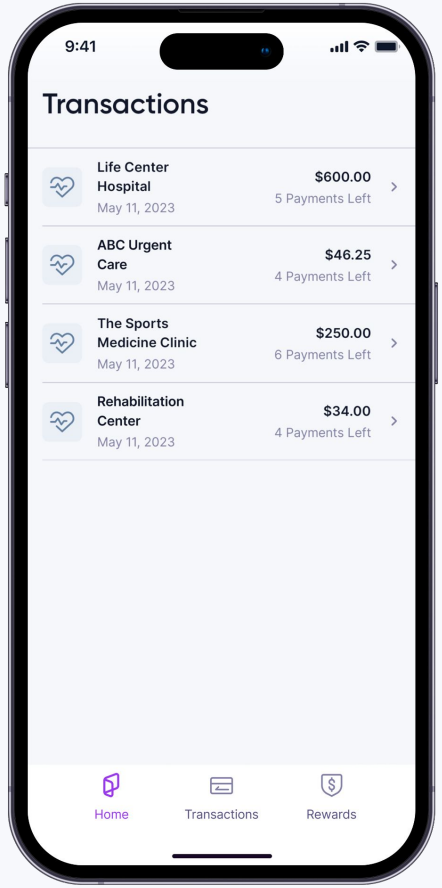
Payment Methods and Preferred Payment Plan

- **Payment Methods**
  With automatic payroll deduction, it's easy to set a payment plan and forget it! You can also link a bank account or debit card for one-time payments, or add an HSA/FSA card for qualifying expenses.

- **Preferred Payment Plan**
  Make updates to the default payment plan whenever you make a transaction using your card. **You will still have the option to select a different payment plan within 24 hours of a new transaction.**

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View Active and Past Transactions

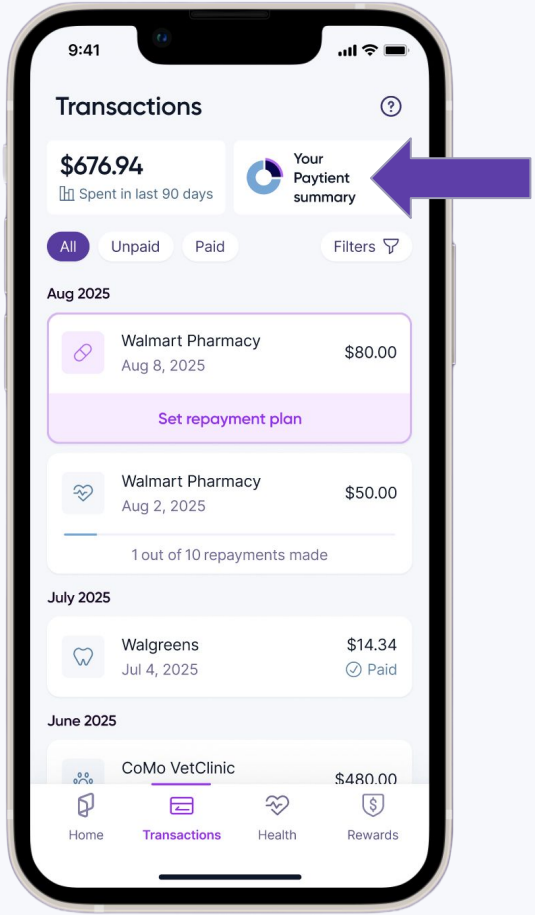
- **Active Transactions**
  Transactions that you are still making payments on.

  You have the option to make a one-time payment, outside of payroll, at any time using a linked payment method, on this page.

- **Past Transactions**
  Transactions that have been paid off.

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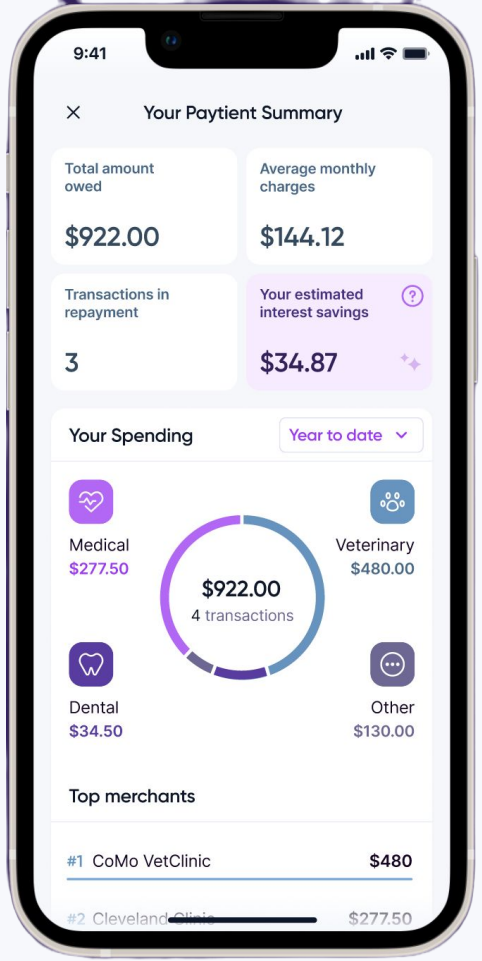
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About Our App

- **Access Virtual Paytient Card**
- **Set and Manage Payment Plans**
- **View a Personalized Paytient Summary**
  You can easily see your spending history and active transactions, or explore deeper financial trends like how much you've saved in interest.
- **Chat With Our Support Team**
- **Earn Rewards for Milestones**

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Get a Personalized Spending Summary

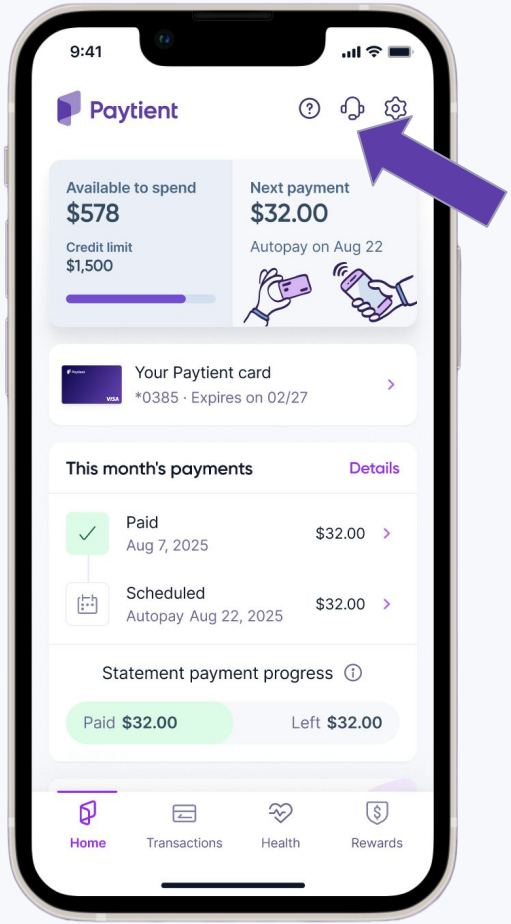
- **At a Glance**
  View your spending history, open transactions, and top merchants, with the flexibility to filter by date range.

- **Spotlight Savings**
  See how much you're saving by using Paytient - which never charges interest - compared to the average credit card.

- **Categorized Breakdown**
  See where your healthcare dollars are going based on the type of care you and your family receive.

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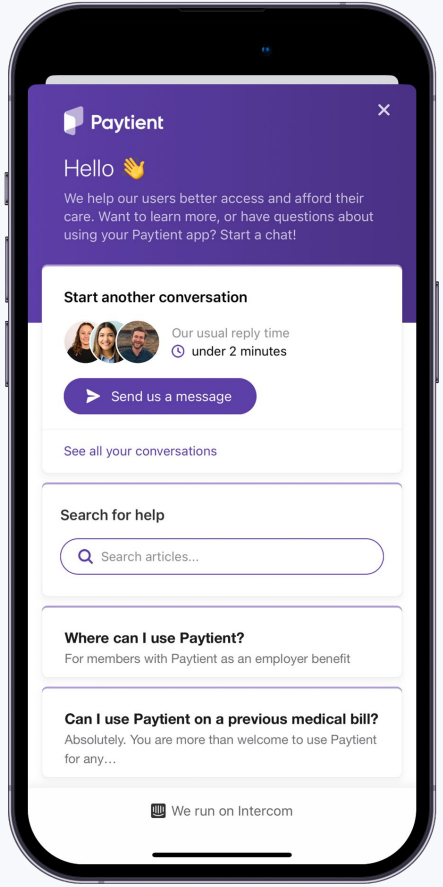
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About Our App

- **Access Virtual Paytient Card**
- **See a New Transaction**
- **View Active and Past Transactions**
- **Chat With Our Support Team**
  Our support team is available in our app via live chat to answer your burning questions.
- **Earn Rewards for Milestones**

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Get In Touch With Member Support

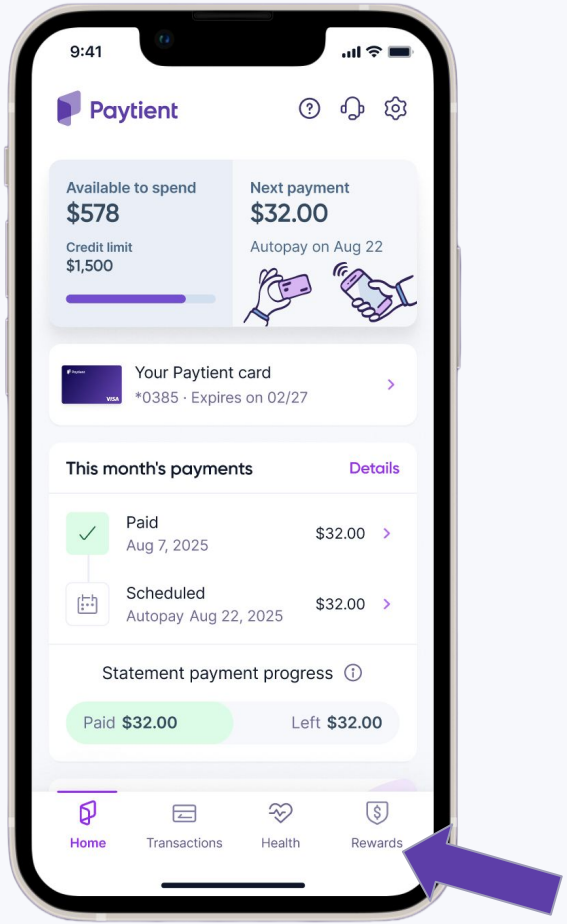
- **Chat With Our Support Team**

  Our Member Support team is available **every day Monday - Friday : 8 a.m. - 8 p.m. CT Saturday - Sunday: 8 a.m. - 6 p.m. CT**

  - in our app via live chat.
  - by phone at **(866) 345-9591**
  - by email at **hello@paytient.com**.

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  Collect exclusive rewards by engaging in the app. The more you interact, the more you gain.

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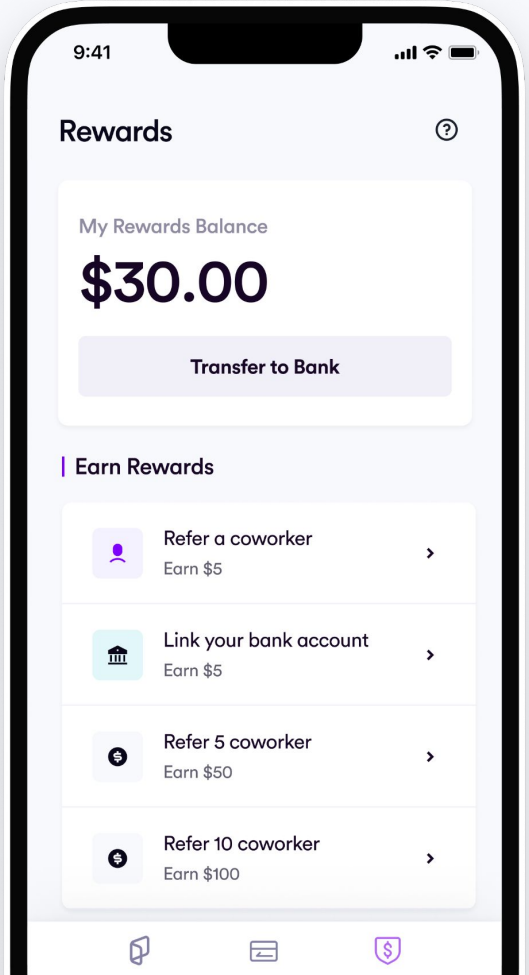
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Turn Actions Into Rewards

We reward members for taking care of themselves and encouraging their co-workers to do the same.

RRD employees are offered:

$5	for setting up your Paytient account
	for swiping card for the first time
	for linking a bank account
	for referring a co-worker
$50	for referring 5 co-workers
$100	for referring 10 co-workers



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Cash rewards are paid into your rewards balance upon completion of the qualifying action. You can then transfer any rewards earned to a linked account, or apply it to your outstanding Paytient balance.

Your co-workers love us



"Because it's a big help, **we don't have to worry** for medical bills, glasses, dentist and prescription, we can pay low payments from your pay check."

"The card was ready to use for my dog's vet appointment. I came home, logged in, and set up my repayment plan, which comes directly from my paycheck. **Easy**!"

"Just remembered that I have this card my eyeglasses were over $600 and **this saved me**!!! Glad it was available for me!!!"

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Questions?

Scan the QR code or visit our website to learn more and sign up!

https://pages.paytient.co/rr-donnelley

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