



Paytient



RRD BENEFITS
HEALTH | WEALTH | LIFE

Meet Paytient, Your HPA

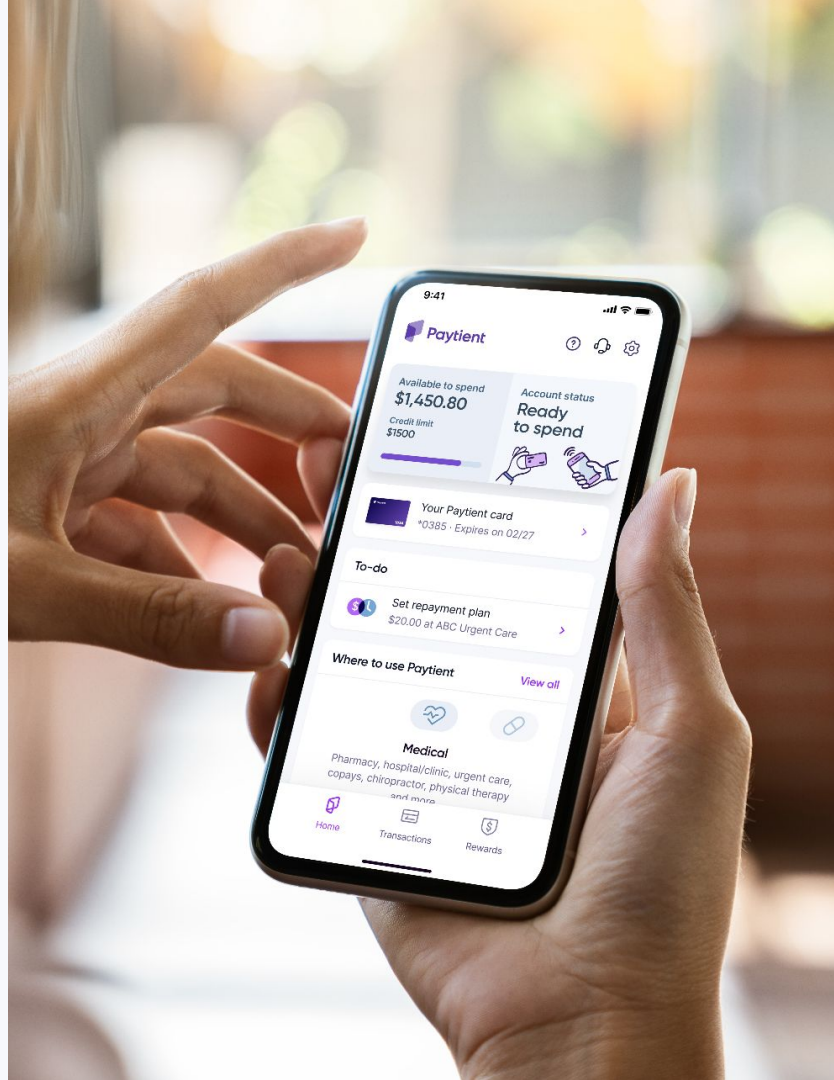
What is an HPA?

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.

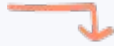
- ✓ Paytient provides a revolving line of credit on a Visa card that you can use to pay for out-of-pocket **medical, dental, vision, pharmacy, mental health or veterinary expenses**¹.
- ✓ Repay over time on your terms with a **custom payroll deducted payment plan**.
- ✓ Without **interest or fees**.



¹The 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.

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Welcome to Paytient

The Paytient HPA is a benefit that's been available through RRD since 2022.

As a full time employee of RRD, you can tap into 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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now

How would you like to split your \$200 dental visit?



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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.



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**.



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Where Can You Use Paytient?



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 treatment². 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 prescriptions and drugstore essentials like ibuprofen and bandages. You can also 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 costs² into an affordable payment plan.



AT THE EYE DOCTOR

Need new glasses or contacts? Ready to get LASIK? Just setting up your annual eye exam? Paytient can help². 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 exams².

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.

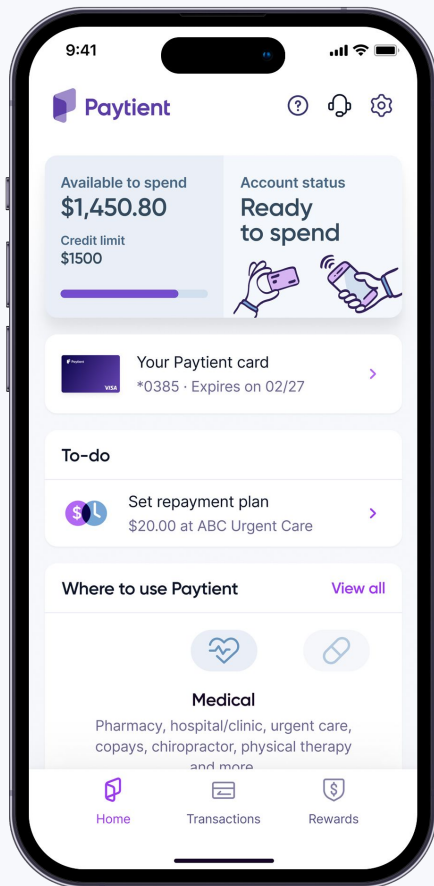
³ We are required to confirm that you are able to afford your Paytient monthly minimum payments, and we do this by comparing your income to your expenses during your application. The Paytient Visa Credit Card is issued by Commerce Bank, Member FDIC.



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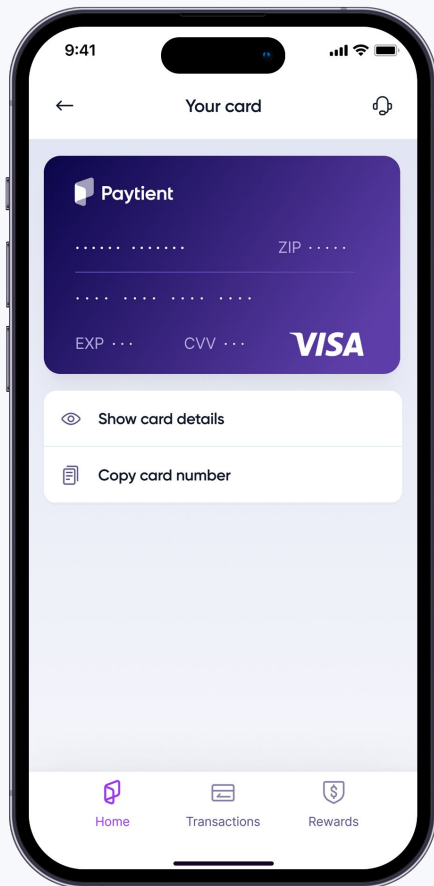
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About Our App

- 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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About Our App

- **Access Virtual Paytient Card**

You have access to the Paytient card anywhere, as long as your phone is in your pocket.

- **Set and Manage Payment Plans**

- **View Active and Past Transactions**

- **Chat With Our Support Team**

- **Earn Rewards for Milestones**



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now

How would you like to split your \$200 dental visit?

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About Our App

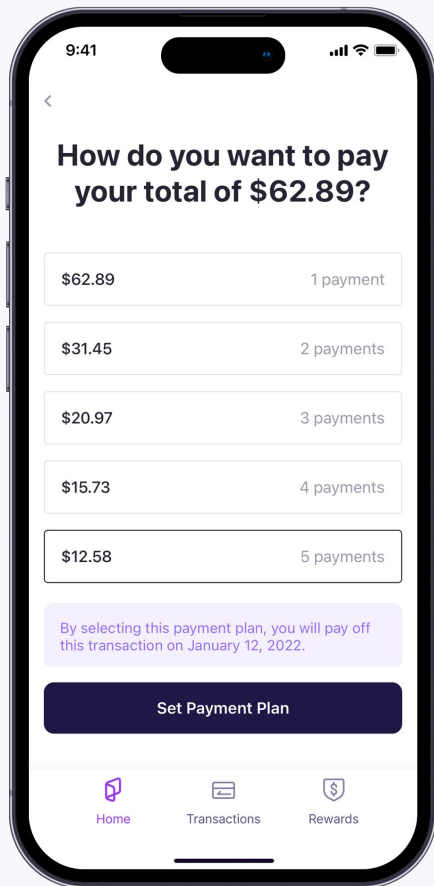
- **Access Virtual Paytient Card**
- **Set and Manage Payment Plans**
Each time you swipe, you'll get a notification from the Paytient app to set up your payment plan.
- **View Active and Past Transactions**
- **Chat With Our Support Team**
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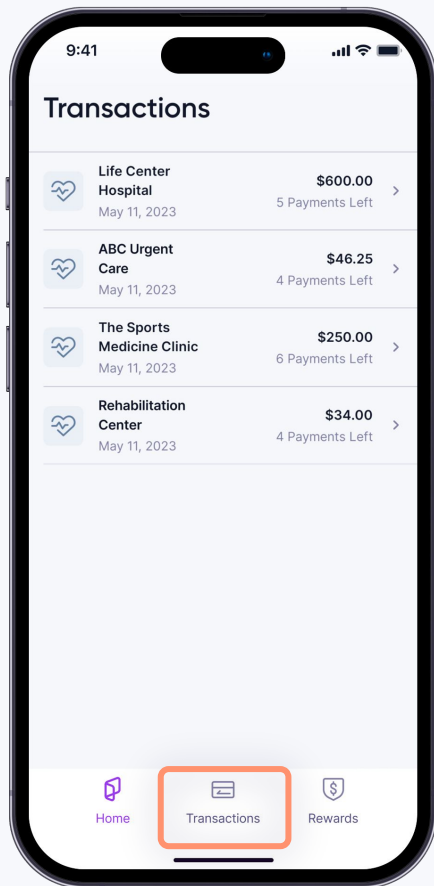
Payment Methods and Preferred Payment Plan

- **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**

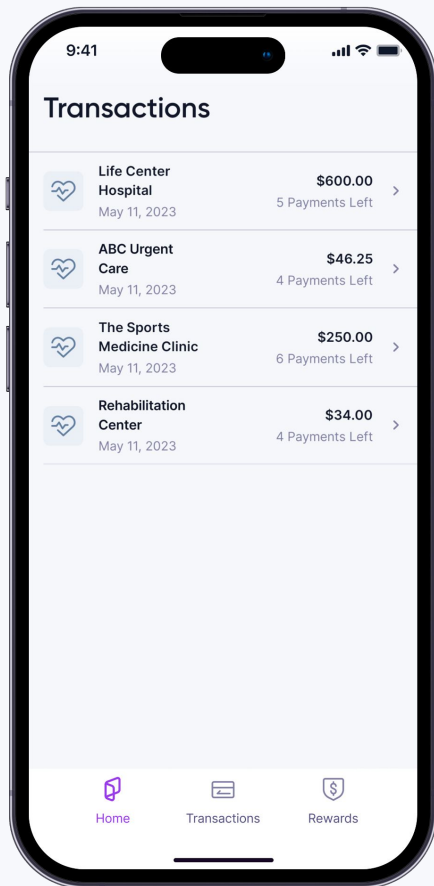
Make updates to the default payment plan whenever you make a transaction using your card. **You will still have the option to select a different payment plan within 24 hours of a new transaction.**



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About Our App

- **Access Virtual Paytient Card**
- **Set and Manage Payment Plans**
- **View Active and Past Transactions**
You can easily see every transaction, both active and previous, as well as the payment schedule for each transaction.
- **Chat With Our Support Team**
- **Earn Rewards for Milestones**



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View Active and Past Transactions

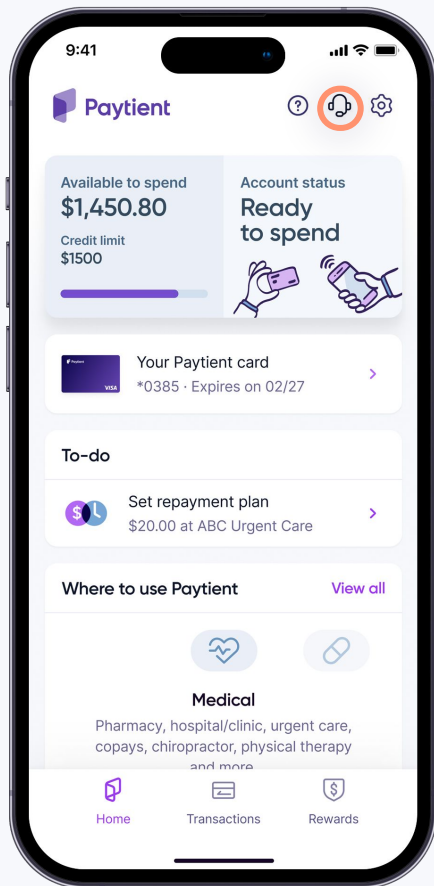
- **Active Transactions**

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**

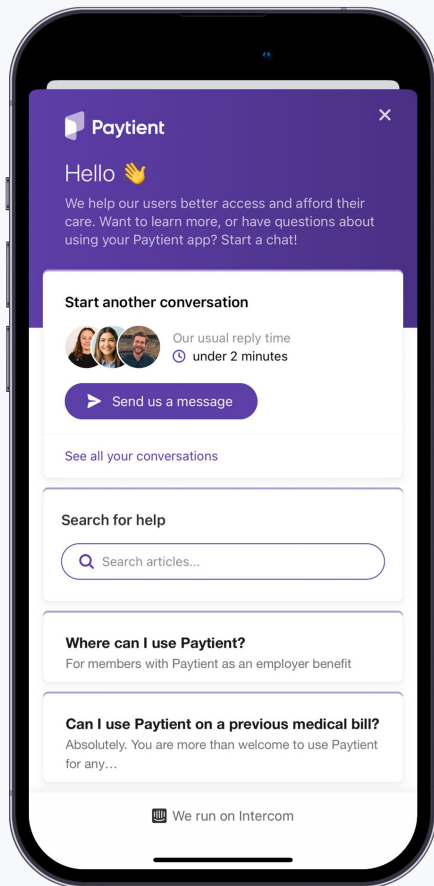
Transactions that have been paid off.



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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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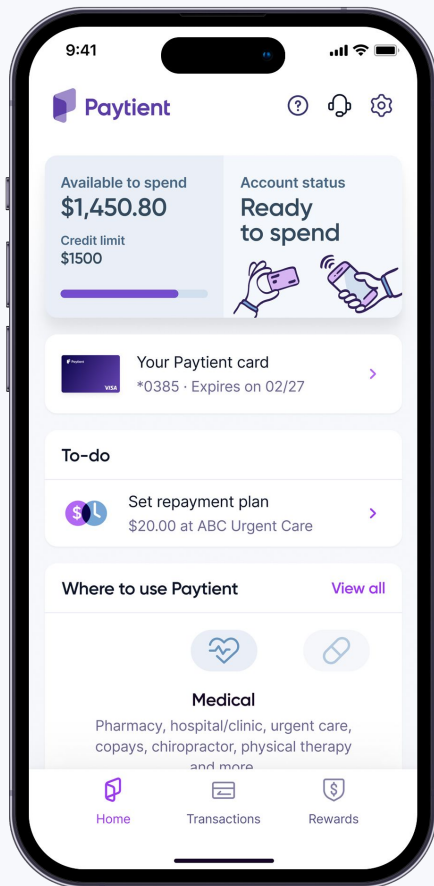
Get In Touch With Member Support

- **Chat With Our Support Team**

Our Member Support team is available **every day from 8am - 8pm CT** in our app via live chat. You can also reach us by phone at **(866) 345-9591** or email us at **hello@paytient.com**.



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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
- Earn Rewards for Milestones
Collect exclusive rewards by engaging in the app. The more you interact, the more you gain.

Turn Actions Into Rewards

- **Earn Rewards in the App**

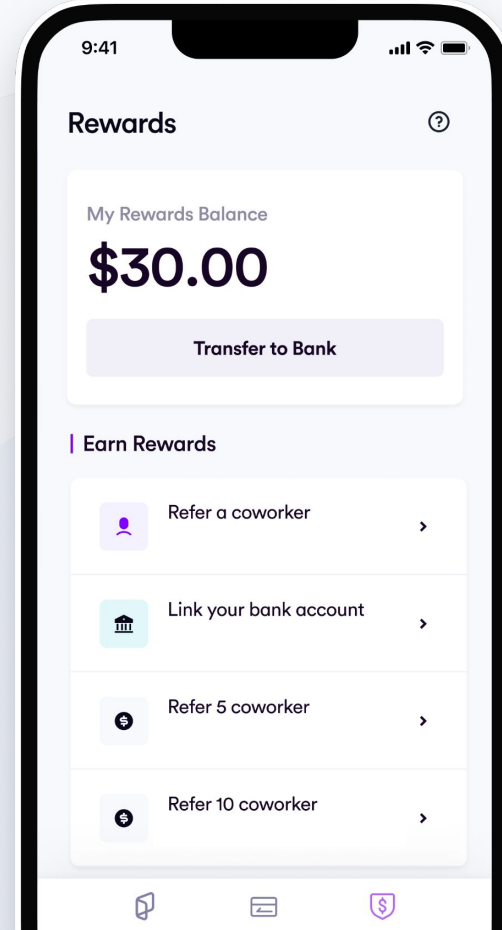
Collect rewards when you reach milestones like linking a bank account, completing your first transaction, and referring Paytient at work.

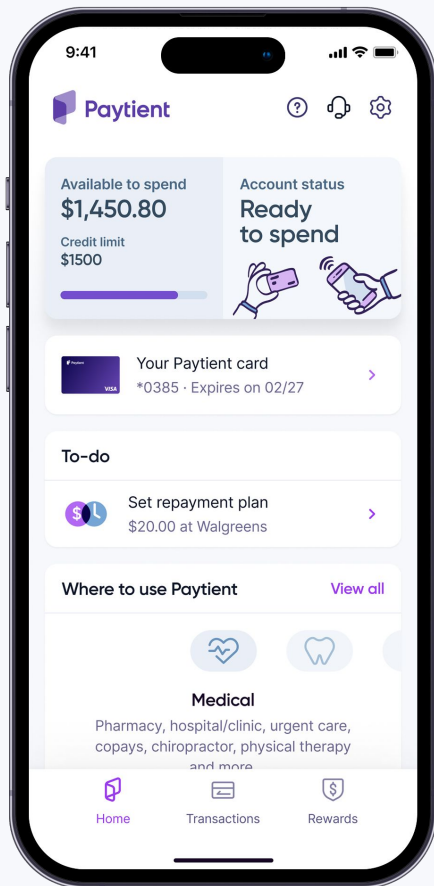
- **Watch Your Balance Grow**

Cash rewards are paid into the rewards balance in your Paytient app when the transaction is captured, which typically takes 1-3 business days.

- **Put Your Rewards To Use!**

You can then transfer any rewards earned to a linked bank account or apply them to your outstanding Paytient balance.





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Live Demo



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Your co-workers love us



“The card is so convenient to cover my medical expenses when my money is low. **I feel good knowing my health will not suffer.** Plus the payment plan out of wages works out great”

— Valerie

“**Emergency Pet Surgery** - It took the worry off the financial aspect so I could focus on my pet!”

— Lisa

“I am a huge fan of this program! I am able to pick up medications, pay for dr. visits, dental visits **without fear of what the total will be** as it's taken directly out of my paycheck. I hardly miss the money I'm paying! Relieves a lot of stress when it comes to healthcare.”

— Greg

“Very helpful. I recently used this when I needed **a root canal** done.”

— Tonya



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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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The power to pay for care.

