



One amazing benefit. Two plan options.

The Paytient Health Payment Account (HPA) is a benefit that's been available to RRD employees since 2022.¹ Now, there are more ways you can qualify for this exclusive benefit that turns "I'll get to it later" into "I've got this now."

All full time, benefits eligible employees can apply for a Paytient HPA through two unique options:

	Paytient only	With BCBS Coupe Plan
Spend limit	\$1,200	\$3,000
Types of care covered²	Medical, Pharmacy, Dental, Vision, and Veterinary	Medical, Pharmacy, Dental, Vision, and Veterinary
Repayment term	12 months	12 months
Who can apply?	Full time, benefits eligible employees	BCBS Coupe participants
When to apply	Any time, year round	During your 2026 benefits election period
 No interest.  No fees.  No impact to financial score.		

FAQs

If I currently have a Paytient HPA with a \$1,200 spend limit and select BCBS Coupe, do I need to go through another ability to repay assessment?

Yes, but don't worry! This will not impact your credit score. 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.

How do I use the HPA or BCBS Coupe financing?

Simply swipe your Paytient card at the point of sale any time you need care, and select a repayment plan that fits your budget. Then, repay over time with the terms you selected without any extra fees or interest.

Can I opt into the BCBS Coupe financing option at any time?

No, you can only elect the BCBS Coupe financing option during your 2026 benefit election period. However, you can apply for the Paytient HPA any time throughout the year.

**Get
well[ness]
soon.**

To opt into the **BCBS Coupe financing option**, select **"yes"** to the financing question during enrollment when selecting your plan.

To apply for the **Paytient HPA**, scan the code or visit paytient.com/rr-donnelley.



¹ The Paytient card is a line of credit that is subject to approval. All charges made to the Paytient card must be repaid according to the terms outlined in the cardholder agreement.
² The Paytient card works with providers in approved merchant categories, including select online merchants. Providers self-select their categories, which may not be categorized as expected. These categories vary by Sponsor. Check approved categories on my.paytient.com or the Paytient app. Some purchases must be made at specific points of sale, like pharmacy check-outs. Note: The card cannot be used for health insurance premiums.