



Introducing **The Card with a Heart**



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High deductible health plans have advantages.

- ✓ For many, those advantages are overshadowed by the risk.
- ✓ Until now HSAs have not helped.

***That changes with Lane Health's HSA
and
The Card with a Heart.***





1

An innovative HSA that makes high deductible health plans less scary,

allowing them to work for everyone – not
just the few that can afford to contribute
and save.



2

The exclusive Lane Health HSA offers peace of mind,

making bill paying simpler,
more budget friendly and
cost effective.



Inclusive

On-demand, swipe-and-go access to a
line of credit with no credit checks.



Pre-Tax

Predictable payments through
employee pre-tax payroll deductions.



No Risk to Employer

The Advance line of credit is funded
through Lane Health with no risk to the
employer and no employee HSA
contributions required.



Savings for all

Tax savings for employers and
employees.





We make it **EASY.**



Flexible

We work for the employer. With our highly flexible implementation approach, we conform to existing processes and systems.



Interaction

We encourage interaction with employees, with a proactive, guided approach to engaging employees at every teachable moment.



Automatic

Employees who choose a qualified plan are automatically enrolled in an HSA, so no one is left behind!



Frequently Asked Questions



Why is this so important for employees?

The Lane Health HSA provides a new source of financial protection and bill paying capacity for employees' healthcare expenses. With most HSAs, employees can only pay medical bills with pre-tax dollars if they've contributed to, and saved money in, their HSA. With Lane Health's Advance line of credit, they can pay those bills with pre-tax dollars any time, and they have 12 months to repay Advances from the time they are initiated.

How does the Lane Health HSA and the Advance line of credit work?

Based primarily on length of employment, we determine an Advance line of credit for each employee. After activating the Advance line of credit, they can simply swipe their *Card With a Heart* to pay for qualified medical expenses. Any cash in their HSA account is used first to pay a bill. If more is needed, funds are automatically provided up to their Advance limit. The pre-tax HSA payroll deduction required to repay the Advance over the following 12 months is automatically communicated to the employee and payroll provider.

How much credit will employees receive?

A minimum of \$500 and up to either their IRS contribution limit or four weeks of gross salary, whichever is lower. Lane Health can run a custom analysis for prospective clients upon request.

How will my employees know their Advance Limit?

Lane Health will notify employees of their limit through a welcome packet that explains how the card works. They can also get their limit on our portal or by calling our Concierge Member Service team.

When are funds available to employees?

The line of credit is available on the first day of the plan year and the Advance limit remains constant and can be re-used as it's paid down.

Employees can receive multiple Advances up to their Advance limit. Employees with late-year expenditures get the same benefit as those with early year expenditures.

Do you pull credit reports for my employees?

No, we do not pull credit reports.

Does the employer have any financial responsibility related to Advances?

No. The employer is NOT responsible for funding Advances and bears no risk of loss.

Is a pre-tax deduction available for prior years' expenses?

Yes. Lane Health offers a unique Refund Booster option that allows employees to make a one-time pre-tax HSA contribution for prior years' expenses. The refund is deposited to their bank account on the same pay date, so no cash outlay is required.

What are the fees associated with Advances?

There are two fees: 1) an Origination Fee paid upfront and equal to 5% of the initial Advance amount, and 2) a Periodic Finance Fee charged quarterly (see table); it approximates an additional 5%. Both fees are paid by the employee through pre-tax payroll deductions.

Average balance over prior 75 days	Periodic Finance Fee
\$1 to \$100	\$2
\$101 to \$250	\$5
\$251 to \$500	\$10
\$501 to \$1,000	\$20
\$1,001 to \$2,500	\$40
\$2,500 to \$5000	\$75
Greater than \$5,000	\$95



How much can employees expect to save?

Employees save through reduced taxes when they pay their medical bills by using the Advance. For someone paying 20% in federal, state and payroll taxes, a \$1,000 after-tax expense becomes \$880 when paid with pre-tax dollars – even after Lane Health's fees are paid.

What does it cost employers to provide the Lane Health Advance line of credit to their employees?

Nothing. Lane Health charges a competitive fee for administering the HSA; however, the payroll tax savings associated with increased HSA usage will substantially reduce, if not more than offset, those fees.

Does Lane Health offer other tax-advantaged accounts?

Yes. We offer the broad array of accounts including HSA, HRA, FSA, LPFSA, Dependent Care and Commuter accounts, all on our single *Card with a Heart!*

Thank You!

We will be honored
to serve you!



To learn more, email us at:

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Or call us at:

(833) 302-LANE (5263)

