



# What is the Advance<sup>1</sup> line of credit?

## The Advance<sup>1</sup> line of credit helps you sleep better at night!

With the activated Advance<sup>1</sup> line of credit, you can have **swipe-and-go access** to a line of credit<sup>1</sup> for your medical expenses. If you don't have sufficient funds to cover qualified medical expenses, the Advance<sup>1</sup> line of credit can provide an additional layer of financial protection so you can receive the care you deserve.

## Don't wait – activate your Advance<sup>1</sup>!

1. Sign into the Lane Health Member Portal at [BeWell.LaneHealth.com](https://BeWell.LaneHealth.com).
  2. Click on "Request Line of Credit" on the Account Summary Page.
  3. Answer three quick questions.
- \* Simply swipe to use your Advance<sup>1</sup> when you need it. No need to activate again!

## Using the Advance<sup>1</sup> line of credit is a cinch:

- + After activation, **simply swipe your card** and we'll take care of the rest up to your approved limit<sup>1</sup>.
- + **12 months to repay** via payroll deduction.
- + **Inclusive solution** - no credit checks required to get Advances<sup>1</sup>.

## More Advance<sup>1</sup> line of credit benefits:



You can use your Advance<sup>1</sup> for any qualified medical, dental, or vision expenses!



Registering for the Advance<sup>1</sup> line of credit is easy! Visit [BeWell.LaneHealth.com](https://BeWell.LaneHealth.com) to activate!



Once activated, your Advance<sup>1</sup> line of credit will be available to use immediately.

## How does the Advance<sup>1</sup> line of credit work?



If you had a \$1,000 healthcare expense but only had \$500 in your HSA, the activated Advance<sup>1</sup> line of credit can help make up the difference. And since your Advance<sup>1</sup> is repaid pre-tax from your HSA, it typically ends up being cheaper than paying with cash!

**Example: \$500 (Advance<sup>1</sup>) + \$55 (fees) - \$111 (tax savings<sup>2</sup>) = \$444 (\$56 in savings!).**

<sup>1</sup> Advances issued by WebBank

<sup>2</sup> Savings based on 7.65% Payroll taxes, 12.35% combined federal/state tax rate offset by 11% fee paid pre-tax; savings will vary depending on individual tax situations