

# Frequently Asked Questions

**A friendly guide to your new employee benefit!**



## What is the Paytient card?

The Paytient card is an employee benefit that helps you access and afford care.<sup>1</sup> You can use the Paytient card to pay medical, dental, vision, and prescription expenses<sup>2</sup> upfront, and then spread the cost over time. After each transaction, choose the interest-free payment plan that best fits your budget.

## What does it cost to become a member?

The Paytient card is a benefit offered by your employer, so there is no cost to you! Your employer provides access to the Paytient card and sets the credit limit, so if you leave your job you will no longer be able to make new transactions.

## Where can I use the Paytient card?

The Paytient card is accepted by most providers who take Visa™ and can be used for medical, dental, pharmacy, and vision expenses at both in-network and out-of-network providers.<sup>2</sup>

## How do I set up a payment plan?

Let's say you visit the doctor for a sinus infection and leave with a \$150 bill. You can use the Paytient card to split that \$150 charge into 10 payments of \$15, or five payments of \$30. Simply pick the payment plan that best fits your budget. Plus, there's never any interest or fees, so you pay only what you spend and not a penny more!

## How do I make payments toward my balance?

Payroll deduction is the automatic payment method, so once you pick a payment plan you can set it and forget it! You can also make one-time payments toward any transaction using an alternative method such as a bank account, debit card, or HSA/FSA card.

## Can I pay care costs for family members?

Sure! You can use the card to pay healthcare costs for yourself and your loved ones!

## Is there a credit check to apply?

No, we do not perform a credit check or pull credit scores when applying for a Paytient card. We are required to confirm that you're able to afford your monthly minimum payments by comparing your income to your expenses in your application. This has no effect on your credit score.



### GET STARTED

Scan or visit  
[paytient.com/charter](https://paytient.com/charter)

<sup>1</sup> 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.

<sup>2</sup> The Paytient card works with providers in approved merchant categories, including select online merchants. The provider self-selects their merchant category, and in some cases, might not be categorized as expected. Approved merchant categories vary by Sponsor. Transactions made with unapproved online merchants will be subject to decline. Log in to [my.paytient.com](https://my.paytient.com) or the Paytient app to see which categories are approved for your card. Please note: The Paytient card cannot be used to pay health insurance premiums. The Paytient Visa® Credit Card is issued by Commerce Bank, Member FDIC.