



Peace of mind – no compromises.

Medical plan enrolled Panera team members may have access to Paytient¹ to help tackle everyday healthcare costs² and feel prepared for when they're least expected.

Finally, you can turn "I'll get to it later" into "I've got this now."

The everyday card for everyday care.

\$1,000

spending limit

12 months

to repay on your terms



Co-pays & prescriptions



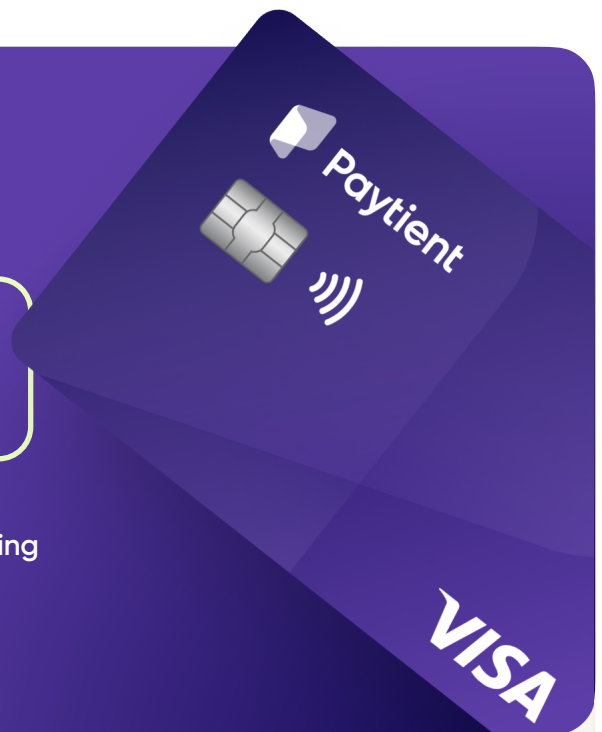
Mental health counseling



Veterinary care



Dental & vision



Custom repayment plans that fit your budget.

Paytient gives you control over how and when you pay. Simply use your Paytient card to cover care expenses, then select a payroll-deducted repayment schedule that works for your personal budget.

Plus, you only repay what you spend, and not a penny more!

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.

The Paytient Visa® Credit Card is issued by Commerce Bank, Member FDIC.
For questions contact Paytient Member Support.

Scan or visit
paytient.com/panerabread to
get started.



Have questions? We've got answers.



Want to learn more about Paytient?

Discover how Paytient works, get answers to frequently asked questions, and see if you're eligible.

paytient.com/start



Ready to access your Paytient benefit?

Just follow these simple steps to check your eligibility and create your account in minutes.

paytient.com/QSG



How should you navigate out-of-pocket costs?

Use this handy chart to see how Paytient complements HSA, FSA, insurance, and Medicare.

paytient.com/how-you-pay



How much could you save with Paytient?

Compare Paytient's interest-free payment plans to a typical credit card and see the difference.

paytient.com/calculator



Where can you use your Paytient card?

Paytient is designed to help you pay for care.² See where you're eligible to spend.

paytient.com/panerabread

