



UNDERSTANDING YOUR SIMPLEPAY LINE OF CREDIT

With SimplePay, worrying about out-of-pocket cost is a thing of the past



HOW IT WORKS:

With your SimplePay Health Plan with Vive, there's no need to bring your Vive card or pay at time of service. The cost is automatically paid out of your fully integrated Vive account, and all you need to do is show your member ID card to your provider.

THAT'S IT!

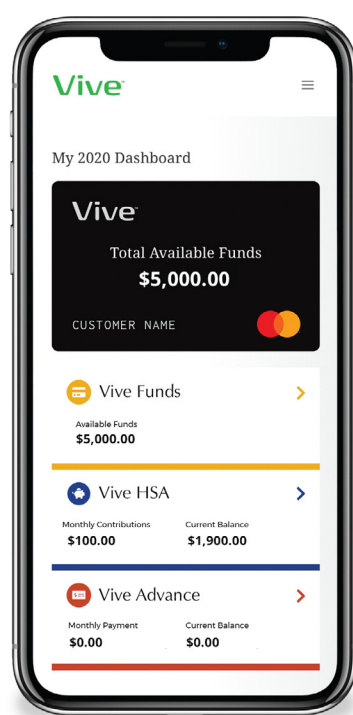
WHAT'S GOING ON BEHIND THE SCENES?

- ✓ All payments will first pull the amount due from your current savings in your tax-advantaged HSA account.
- ✓ For payments that are more than what you have saved, Vive covers the difference with our zero-interest line of credit.
- ✓ SimplePay will send a notification before your first repayment to describe what you will see on your paycheck.

We know what you're thinking — how does this impact my paycheck?

Your net check will *remain the same*. You will continue to pay down your loan with the same amount you and your employer made in HSA contributions. You are either paying down the 0% interest loan, or you are building savings in your HSA.

ALL THE COMPLEXITY IS MANAGED BEHIND THE SCENES.



HOW ZERO IS ZERO INTEREST?

ZERO. ZIP. NADA.

Even if you leave the employer who sponsored the plan, as long as you continue to make your minimum repayment, **the loan stays at 0% until it's paid off.**

HAVE MORE QUESTIONS?

CONTACT US TODAY