



### **How is Vive different from other benefit programs?**

Vive gives you security while enrolled in an HDHP. You and your employer contribute to an HSA, and if you haven't quite saved enough when a medical event occurs, a guaranteed interest-free loan (safety net) up to your employer's agreed maximum is automatically provided. Also, because the Vive card encompasses both the HSA and a line of credit, it's a single source of payment for all your medical needs.

Another great feature to this program is your contributions become your repayment amount if you access the line of credit-- No budget change for you\*, and enables you to save for the future, receive maximized tax benefits, and know you are covered in the event of an emergency.

### **When I am enrolled in this program, will I have to make contributions to an HSA?**

To be sure you optimize your benefit with Vive, there is a strongly encouraged minimum HSA contribution\*. This predetermined amount is saved into the health savings component of your Vive account and will either remain in savings mode or should you need to use the line of credit for medical expenses, will become your repayment. The choice to contribute additional dollars to your Vive account is entirely up to you.

Of course, if you don't need to use the line of credit, your contributions continue to grow, giving you a way to build substantial healthcare savings. And don't forget, these savings are yours for life.

### **Isn't this just another credit card?**

Definitely not! As an active, full-time employee enrolled in the program, you will receive the added benefit of a guaranteed interest-free loan with your Vive card. There is no credit check or pre-approval.

### **What are the terms of the loan?**

When you activate your Vive card, the available funds in your Vive healthcare savings will always be used first, and any additional amount needed to cover an incurred medical expense will become the loan amount. In other words, should you need it, the loan will automatically be issued when you swipe your card.

As a benefit-eligible employee, the terms are interest-free with no credit check and no monthly fees. The loan is repaid automatically with an amount equal to the HSA contribution that is made each pay period, unless otherwise specified by your employer.

For example, if the pre-determined contribution is \$50.00 every pay period, and your employer contribution is \$50 per pay period, your repayment amount will be \$100.00 per pay period. These deductions will be itemized on your pay statement.

Both yours and the employer's contribution will be deposited into your Vive account, and the same amount will be deducted from your paycheck for the repayment of the loan. Because you have incurred a medical expense and are eligible to distribute funds from your Vive healthcare savings for such expenses, your budget stays the same\*.

### **How do I repay the loan?**

The repayment will be made through an automatic payroll deduction. Your Vive contributions continue, and because you have incurred the eligible medical expense, the funds in your Vive healthcare savings account can be distributed to you, keeping your budget the same. You can choose not to distribute from your Vive healthcare savings account if you'd prefer not to.

### **This sounds good, but it has to be more complicated than this, right?**

There are no tricks, hidden conditions, or extra costs with the Vive program. Your employer pays the fees associated with keeping the line of credit interest-free. Our goal is to help you become financially secure, educated consumers of your healthcare plan.

With Vive you get a healthcare savings account, a guaranteed interest-free line of credit, no fees, no credit check, no questions asked.

### **Isn't this another way for my employer to make money off its employees?**

Absolutely, not! By offering this option, your employer wants to give you control and security when it comes to your healthcare, not turn a profit. In fact, your employer sponsors this program and their goal is to ensure you have access to healthcare when you need it. By offering you an innovative solution, you will build significant savings in a short amount of time, reducing the need for the loan-- however, the funds are there if you need them offering you peace of mind.

### **Won't this just put me in more debt?**

The last thing anyone needs is more debt. The interest-free line of credit is there for you only if you need it in the event of an unexpected medical expense. We hope you never need to use it, but if you do, your repayment is no different than your Vive healthcare savings contributions from both you and your employer. This makes the repayment faster and easier on your budget.

### **I need to keep my costs down, isn't this going to add an extra expense?**

The idea behind the Vive program is to lower your costs and give you the ability to build savings, without sacrificing security if you have an unplanned medical expense.

### **Why is this program a benefit to me?**

Having the Vive program will give you a simple way to build savings, make extra money through your employer contributions, reap pre-tax benefits and provide security with a guaranteed interest-free loan in the event of an unexpected medical expense. Seems like a no-brainer, right?

### **What are considered qualified medical expenses?**

The IRS determines what expenses are reimbursable under an HSA program. For a complete list of qualified expenses, please visit [IRS Publication 502](#).

### **I have bad credit; will I be approved for the line of credit?**

As a benefit-eligible employee, you are automatically approved for an interest-free line of credit to pay for a qualified medical expense that exceeds the balance in your Vive savings account. There is no credit check and no questions asked.

### **I have plenty of funds in my current HSA, why do I need this program?**

That's fantastic news! Our goal is for employees not to need the line of credit, and it sounds like you are right on track.

Vive is so much more than just access to an interest-free loan. You are entitled to a single source of payment for medical expenses, HSA investment account, pre-tax benefits, and of course, your employer contributions (free money)!

### **I still don't get it. Where can I find out more info?**

We're here to clarify any questions you may have and make the process stress-free and straightforward. If you have more detailed questions, you can email us at [support@vivebenefits.com](mailto:support@vivebenefits.com) or call 855.472.4090.

It's time to Vive and thrive!

\*No budget change assumes you and/or your employer are making the minimum contribution to the Health Savings Account. If no contribution is made, you will be responsible to make after-tax repayments on any funds borrowed through payroll while employed, or directly to Vive, if you are no longer employed by the employer sponsor.