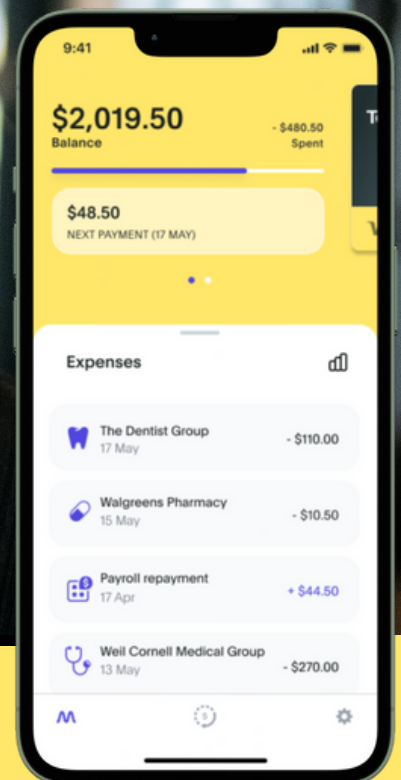
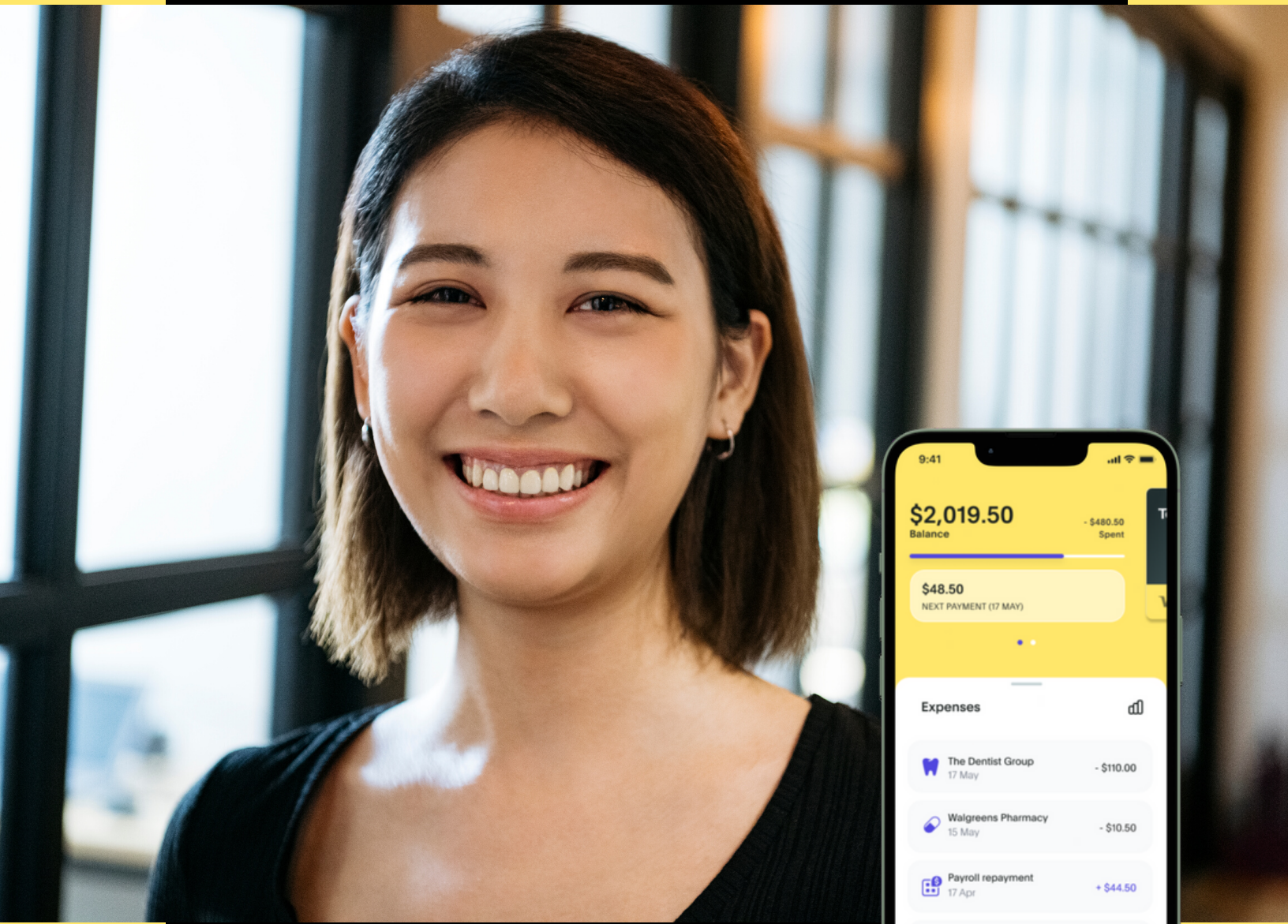


TempoPay

Out-of-pocket healthcare costs made manageable

Broker guide





Hello!

Your clients care about their employees and want benefits that create value and equitably support workforce well-being. That well-being stems from the ability to pay for essential services that keep people healthy.

At TempoPay, we believe in responsible, equitable healthcare access for everyone, regardless of their financial status. That's why we created a way for employees to pay for healthcare on their terms, providing the financial security needed to stay happy, healthy, and productive.

We're working with thoughtful brokers and employers every day to create value for their companies and employees. We look forward to discussing how TempoPay fits into your strategy.

Dave Milani

Head of Strategic Partnerships, TempoPay
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Address healthcare affordability

More than half of employees delay care due to cost, exacerbating symptoms and making treatment more difficult and costly for everyone.

In addition to increasing costs within the health plan, employee illness, and financial stress lead to lower workplace productivity, attendance, and commitment— all impacting the bottom line and ability to retain talent.

Amidst rising healthcare costs and inflationary pressure, options to address employees' healthcare debt are costly and limited. Meanwhile, traditional tax-advantaged options remain underutilized and underfunded.

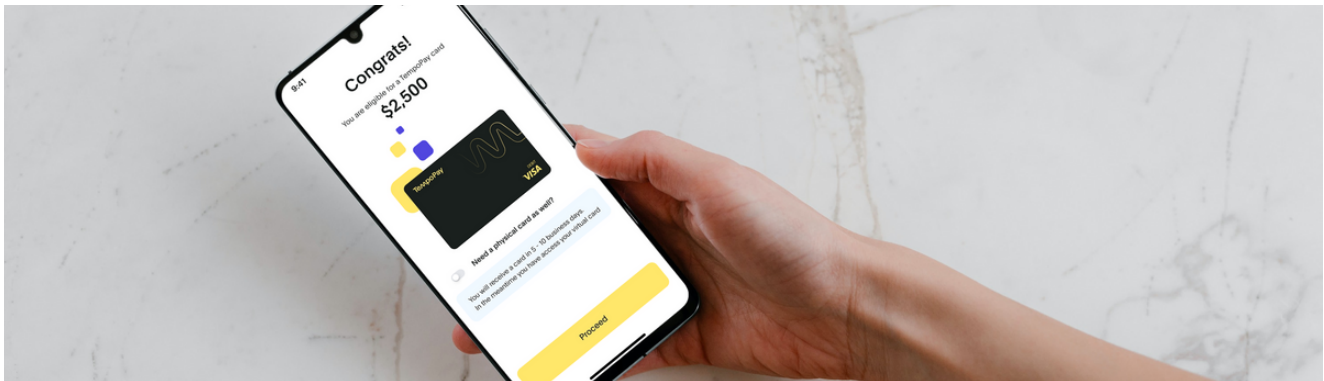
Provide employees with financial security to take care of their health today—resulting in reduced stress, improved engagement with preventative care, a healthier, more productive workforce, and lower health plan costs overall.



Employers can substantially increase employee spending power across their population, at a fraction of the cost of other solutions.

[Request a demo](#)

Solution overview



financial wellness

employee well-being

health equity

gaps in care

TempoPay is a 0% interest healthcare financing solution for out-of-pocket healthcare costs.

Used as a virtual or physical credit card, employees provide TempoPay to pay for care and choose repayment schedules that meet their needs.

Repayment is made through automatic payroll deductions, employee bank accounts, or Health Savings Accounts.

Simple, equitable, risk-free

- ✓ Seamless payroll integration
- ✓ Activate throughout the year
- ✓ Available to all employees
- ✓ Employers do not assume risk on unpaid balances

[Watch video](#)

Getting started



01 Spending limit and categories
We work with employers to set the card limit and configure spending categories. Employers can even choose to fund portions of the card.

02 Low-effort implementation
Our platform integrates with payroll systems through API protocol to manage eligibility and deductions for individual employees.

03 Generate excitement
Our team works in tandem with the employer to provide internal communications templates, visual content, and a Kickstarter campaign.

04 Time to launch!
All that's left to do is spread the word to employees, which we execute. Our support team handles any employee questions that come up.

Details

- ✓ Complements any health plan
- ✓ Not an ERISA benefit
- ✓ Can be implemented and activated year-round
- ✓ Integrates with 27 of the most frequently used payroll systems

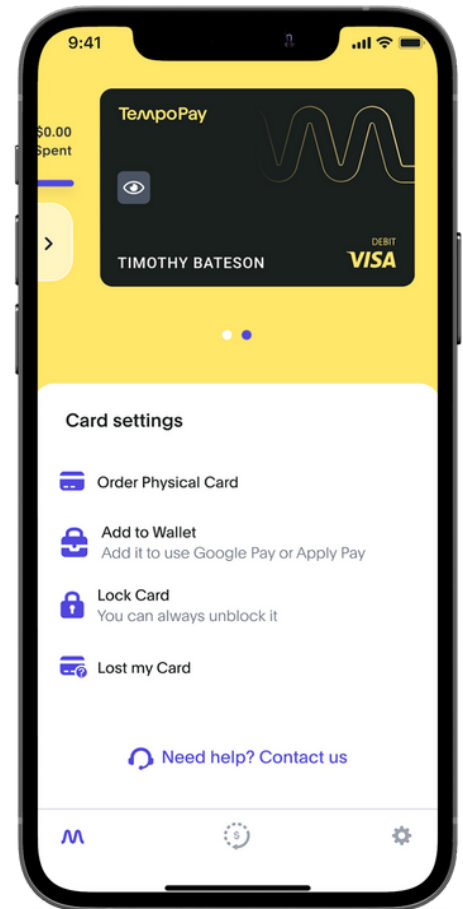


Employee experience

01 Download and enroll
Employees simply download the TempoPay app, provide their information, and activate their account. Their virtual Visa card is ready to use right away.

02 Many ways to pay
Tap, swipe, or provide the card number to pay for medical bills and healthcare-related expenses– choose repayment length and method right in the app.

03 Set it and forget it
Once a payment settles, the repayment plan is automatically calculated and repayments will be made automatically using the employee's chosen method.



Watch enrollment

No interest, no fees,
no credit check– ever



Better outcomes start here

With TempoPay, you have a financial wellness tool that enables earlier access to care and helps employers drive down healthcare costs.

Work with us

Let's get started

It's time for a new way to manage healthcare expenses. Whether you have a specific client in mind or want to workshop strategy, we're here to help.



Dave Milani

Head of Strategic Partnerships, TempoPay
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FAQ's

Does TempoPay replace tax-advantaged accounts like FSA, HSA or HRA?

No, TempoPay complements existing tax-advantaged programs depending on the employees' financial goals.

How does TempoPay compare to other healthcare card providers?

We believe in responsible, equitable access to healthcare for all employees. TempoPay is a non-predatory credit solution that helps employees pay for out-of-pocket costs right away without having to worry about depleting savings, high-interest rates, or funding timelines.

What if an employee leaves the company before paying off their balance?

TempoPay assumes 100% of the risk and we work directly with the employee on repayment options that work for them.

Can employees repay using a bank account or HSA instead of payroll?

Yes! Employees can attach multiple forms of repayment putting the power in their hands to choose when and how to repay their balance.

Can employers add funds to TempoPay or add other spending categories?

Yes! We can and are happy to support different funding and spending solutions to meet employer goals.