

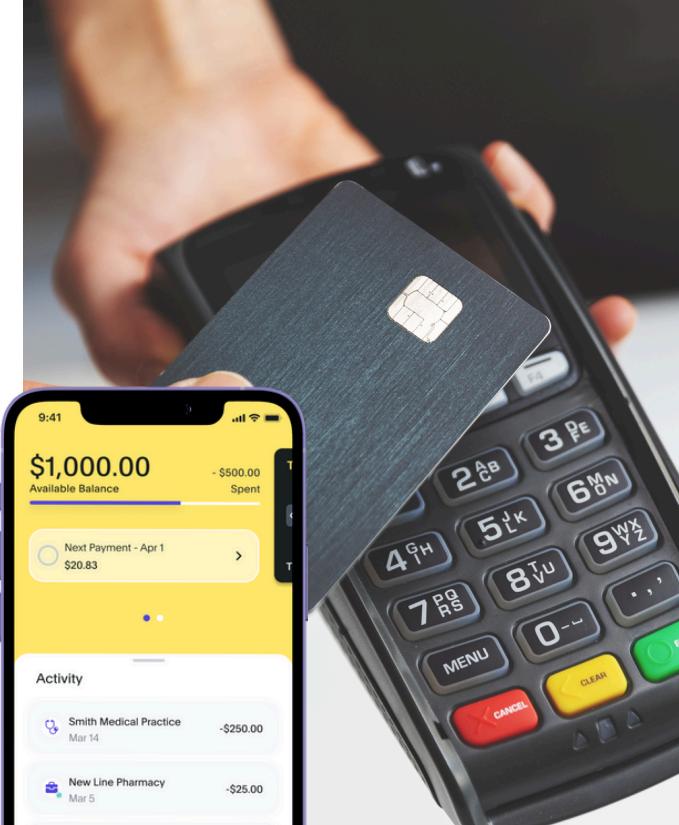
TempoPay

Proactive access to capital for healthcare affordability

Supplemental benefits, such as accident, critical illness, and hospital indemnity insurance, don't always align with how healthcare costs actually show up or the cash-flow pressure employees face during a health event.

TempoPay removes upfront affordability barriers by providing access to capital when care is needed, while supplemental benefits provide post-care dollars that can help close the loop.

Here's how TempoPay's interest-free payments compare to most supplemental benefit coverages:



TempoPay		Supplemental benefit coverages
Value to employee	Interest-free financing available as needed removes upfront cost barriers to necessary care	Cash paid out only after a successful claim; timing varies, provides relief post-care to offset care costs
Employee enrollment	Sign up and use anytime; no advance enrollment decisions or planning	1X per year, limited election period to plan for a hypothetical, future event
Who can use it	Any eligible employee + their family members	Only those enrolled who have a defined event and actually file a claim; potential dependent coverage at an added cost
What it covers	Any eligible healthcare expense, typically up to a \$2-3K revolving limit	Limited # of conditions specified by plan with capped payouts
Take up rate and use	35-40% average enrollment after 6 mos; 50-60% of enrolled use the card; average of 6 swipes/yr; average transaction size = \$141	Less than one-third of employees enroll; very low incurred claim ratio
Employer cost	Configurable PEPM (~\$3PEPM)	Typically \$0 (employee-paid)
Employee cost	No premiums/fees; repay only what is spent	~\$2-25/mo range based on coverage and carrier
Broker comp.	Fully transparent, add-on compensation	Often high percentage of the premium cost
Loss ratio/ value leakage	Not insurance; spend is tied to employees' actual out-of-pocket expenses	Highly variable; value often unclear at employee level

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Contact our team to discuss the best way for us to work together: hello@tempopay.com