

The capital loan*

Frequently Asked Questions

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Overview

What is the capital loan?

The capital loan,* previously known as Optum Pay® Advance, is a health care financing solution that provides access to capital via a loan from Optum Bank®.

How does it work?

The capital loan offers easy access to capital determined by your claim history and comes with one affordable, transparent fixed fee. Repayment is simple and automated as a percentage of your future Optum Pay payments. There are no hidden fees, periodic interest charges or pre-payment penalty.

The process is simple:

- ✔ Complete a quick registration that includes information about your business and yourself, as the authorized representative.
- ✔ If eligible, receive loan offers tailored to your practice.
- ✔ Select your loan amount and corresponding repayment rate. Accepted offers are funded within a few business days.
- ✔ Repayment is automated with a percentage of each claim payment.

Application

Who is eligible for the capital loan?

In general, eligibility is reviewed regularly and is determined based on a variety of factors.¹

At a minimum, we require the following to be true for your organization to be considered for an offer:

- Is an active Optum Pay customer with at least 24 months of current Optum Pay ACH payment history
- Receives at least one payment per month through Optum Pay
- Has no outstanding or uncollected balance from a prior Optum Financial loan

How do I get started?

Go to optum.com/lp/capitalloan and fill out the form to submit your registration.

If you are eligible to participate, you will receive a secure email invitation to apply for the program.

- ✔ The registration form is simple and asks for information about your business and yourself, as the authorized representative.
- ✔ No personal credit checks or personal guarantees are required.

What information do I need to provide?

The registration will ask you to provide details regarding your practice and ownership information, as well as individual identity information for your primary business owner. Sometimes we may need to ask for additional information and/or documentation to complete our review process.

¹ Optum Bank reserves the right to apply additional eligibility criteria as necessary which may not be described here.

Will my credit score be affected if I apply for or use the capital loan?

No, applying for or using this loan won't impact your personal credit score.

Fee details

What fees do I have to pay with the capital loan?

The capital loan applies a single fixed fee for the loan. When we make an offer, that fee amount will be presented transparently with the offer. There are no hidden fees.

Funds disbursement and repayment

When will I receive my loan funds?

If you are approved for a loan and you accept the loan offer and its terms, your funds are deposited into your bank account within a few business days.

Where will the loan proceeds be deposited?

The loan amount will be disbursed into the linked external bank account that is on file with us.

Why is a new Financial Account being created for me?

Your new Financial Account (virtual bank account) facilitates the automatic repayments for the loan. Optum Pay ACH deposits are routed into your new Financial Account. The repayment for the loan is automatically debited from your Financial Account until the loan is repaid in full.*

Do I need to change anything about how I receive claim payments?

If you are approved and accept the loan, Optum Pay ACH payments will automatically be directed to your Financial Account where loan repayments are automated.² Net amounts can then be moved to your linked external bank account.

How does repayment work?

Your future Optum Pay payments will be directed into your Financial Account (virtual bank account) and repayment is automatically applied.*

Here's how it works:

1. Your Optum Pay ACH payment is deposited into your Financial Account.
2. We then automatically deduct a portion of the payment to repay your loan in accordance with your loan agreement.
3. The net funds of each payment (deposit less repayment amount) will be automatically transferred into your verified bank account that is on file with us.

²Please note that loans originated on or after October 5, 2022, have periodic minimum payment requirements and additional loan payments beyond the automatic payments may be needed.

Here's an example of what a repayment would look like in your virtual bank account*:

1. You receive a \$100 payment via Optum Pay deposited into your Financial Account.
2. \$35 is then deducted for repayment of your loan.
3. \$65 is transferred to the external bank account that is on file with us.

How do I know what payments I received and what was taken for repayment?

You can refer to the Transactions tab on the provider dashboard, which includes transaction-level detail showing your claim payments sent through Optum Pay, loan repayments and the net amount sent to your bank account.

How do I reconcile my claims payments?

We recommend following the same reconciliation processes you performed previously and reconciling the full claim payment amount to the full payment deposit amount in your Financial Account. The full payment amount details are available in Optum Pay and in the Transactions tab or Ledger View tab on the provider dashboard.

Can I repay my loan early?

Repayments are collected automatically based on Optum Pay payments. You are not required to repay early. However, if you'd like to, you can repay your loan at any time by emailing workingcapitalsupport@optum.com.

What happens when I pay off my current loan?

If eligible, a new offer will be available to you once your current loan has been paid in full.

Support

Who can I reach out to if I have additional questions?

Our working capital support team is ready to help.

Call us: 1-855-476-9251 – support available Monday–Friday, 7 a.m.–6 p.m. CT

Email us: workingcapitalsupport@optum.com

*This is for example purposes only; repayment amounts for your loan are dependent on your loan agreement. Please refer to your loan agreement for full details.

The capital loan, also known as Optum Pay[®] Advance, is a short-term loan offered by Optum Bank[®], a subsidiary of Optum Financial, Inc., and is subject to eligibility and restrictions. Provider will repay this loan primarily through a percentage of future claims activity and secondarily through separate payments should the claims activity be insufficient to meet the minimum payment requirements. Provider is granting Optum Bank a security interest in, among other things, accounts and proceeds to guarantee repayment of the loan. Please see the program Terms of Use Agreement and Agreement for full terms and conditions, including fees and repayment terms.

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