



Funds when you need them

Optum Pay® Advance is a digital-first cash flow solution that provides easy and fast access to funds for health care practices to meet their changing business needs. Utilizing data-driven insight based on historical claims, a highly customized offer from a smart lending engine is made available without cumbersome paperwork or the need to make personal guarantees.



Based on historical claims

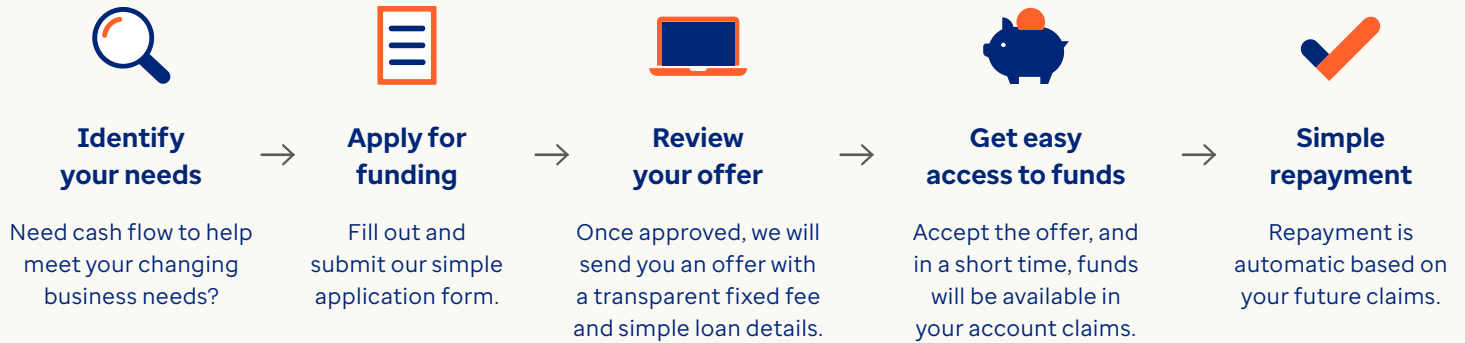


Fast access to funds upon offer acceptance



Automated repayment

How it works



The Optum Financial difference*

Optum Pay Advance makes it easier for your practice to get funding.

Optum Financial®

| | Optum Pay Advance** | Bank secured loan | Bank unsecured loan | Small/medium business credit card |
|--------------------------------------|--------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Financial cost | \$1,750 | \$2,000+ | \$4,500 | \$8,400 |
| Additional cost | None | Additional fees | Additional fees | Possible |
| Implied annual percentage rate (APR) | 6% | 4%-10% | 10%-12% | 12%-36% |
| Onboarding | Click-through enrollment | Extensive (physical documents) | Medium (physical documents) | Low |
| Approval rate/access | High and fast | Low and slow | Medium and slow | Medium and slow |
| Personal guarantee | None required | Required | None required | None required |
| Personal credit check | None required | Extensive (provider and personal) | Extensive (provider and personal) | Low |

Best Better OK

*The information presented in the chart is intended to present a summary comparison between the Optum Pay Advance product and other possible financing options. The comparison information, including information on rates and fees, was collected in October 2022 from common publicly available financial education websites (such as Bankrate, Business Finance Capital, NerdWallet. See, for example, <https://www.lendingtree.com/business/rates> updated October 7, 2022). Every situation is unique, and actual experiences with other financial institutions may vary.

Reach out to us for more info:
info.optum.com/advance

**Uses of Optum Pay Advance are for example only and may not be appropriate to your situation based on actual loan amount and repayment term.

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 Optum Pay Advance Agreement for full terms and conditions, including fees and repayment terms.