

Some things in life can be put off. Fortunately, quality health care doesn't have to be one of them. With the Citi Health Card you get payment flexibility so you can start treatment immediately.

### Patient Payment Plan Benefits

#### Choose from No Interest and Budget Payment Plans on qualifying purchases with low monthly payments

(Simply ask your provider which plans are available on the Citi Health Card account)

- Finance up to 100% of your treatment and receive care immediately
- No annual fee
- No down payment
- No need to reapply for additional procedures for you and your family
- Accepted at a variety of participating provider offices including dental, orthodontic, vision, hearing, veterinary and more
- Online convenience is available at [www.healthcard.citicards.com](http://www.healthcard.citicards.com)
  - Select **Find a Provider** under the consumer section to find a healthcare provider in your area that accepts the Citi Health Card

### Everyday MasterCard Benefits

And if you qualify, the Citi Health Card accesses an account that can be used everywhere else MasterCard is accepted. You can use this account to pay for other healthcare needs, such as prescriptions and medical equipment, and take advantage of these everyday offers:

- **0% APR for 3 months<sup>^</sup>**  
on each purchase of \$99 or more
- **0% APR for 6 months<sup>^</sup>**  
on each purchase of \$299 or more

### See how low monthly payments can be when you use the Citi Health Card at a participating provider

Ask your provider which payment plan options are available on the Citi Health Card account. Promotional periods, minimum purchase requirements, and availability for no interest payment plans may vary by provider.

#### No Interest Payment Plans<sup>†</sup> 3 month plan example below.

Purchase Amount	Estimated Minimum Monthly Payment <sup>**</sup>	Example of monthly payment needed to pay off a 3 month no interest payment plan purchase by end of 3 month no interest period. <sup>***</sup>
\$99	\$10	\$33
\$500	\$13	\$167
\$750	\$19	\$250
\$1,000	\$25	\$334
\$1,500	\$38	\$500
\$2,000	\$50	\$667
\$3,000	\$75	\$1,000
\$5,000	\$125	\$1,667

<sup>†</sup>/<sup>\*\*</sup>/<sup>\*\*\*</sup> See reverse side for details.

#### Budget Payment Plan<sup>§</sup> \$1000 Minimum Purchase Required

Purchase Amount	Estimated Minimum Monthly Payment <sup>†</sup>	Purchase Amount	Estimated Minimum Monthly Payment <sup>†</sup>
\$1,000	\$27	\$4,000	\$108
\$1,500	\$41	\$5,000	\$135
\$2,000	\$54	\$6,000	\$161
\$2,500	\$68	\$7,000	\$188
\$3,000	\$81	\$10,000	\$269

<sup>§</sup> See reverse side for other important Budget Payment Plan details.

### How to Apply

Choose the method that works best for you and start treatment today.



**Apply in office**  
just ask for an application today.  
You'll get a decision in minutes!

OR

**Apply online**  
at [www.healthcard.citicards.com](http://www.healthcard.citicards.com)

Applications online are available to you 24 hours, 7 days a week.

**Ask your provider which payment plans they offer. All payment plans may not be available.**

<sup>^</sup>With credit approval for purchases made on the Citi Health MasterCard account. After the applicable promotional period, the standard APR for purchases will be applied to any remaining promotional balance. As of February 11, 2008 the standard variable APR for purchases is **15.99%** and the standard variable APR for cash advances is **20.99%**. However, all your APRs may automatically increase to the **29.99%** variable default rate if you default under any Card Agreement that you have with us. Minimum **FINANCE CHARGE \$1.50**. The transaction fee for balance transfers is 3% of the amount of each balance transfer; \$5 minimum. For foreign purchase transactions, the fee is 3% of the purchase amount after the conversion into U.S. dollars. The transaction fee for cash advances is 3% of the amount of the advance; \$5 minimum. We apply your payments in a way that is most favorable or convenient for us, which may include applying such payments to low APR balances before higher APR balances.