

## **FINANCIAL POLICY**

Our office strives to provide flexible payment options for our patients. We have prepared this document to help you understand our financial policy and your financial responsibilities.

**Cosmetic Consultations:** All consultations for cosmetic surgery and med spa treatments are \$100. The consultation fee is applied to your surgery or treatment if booked or completed within 30 days.

**Insurance Coverage:** We accept insurance only for medically necessary appointments and procedures. Our surgeons are in-network with select insurance plans. Please contact your plan to confirm we participate. You are responsible for copayments, deductibles, and any out-of-pocket expenses not covered by your insurance plan. Payment is due at the time of service.

**Accepted Payment Methods:** We accept cash, check, credit card, debit card, ACH, and financing plans through CareCredit and PatientFi. A 3% surcharge applies to all credit card transactions for cosmetic services and retail products, which is not greater than our cost of acceptance. There is no surcharge on debit cards, ACH, or payment plans through CareCredit or PatientFi.

**Financing Options:** For cosmetic services, we offer payment plans through CareCredit and PatientFi. Financing is subject to approval and may require a credit check. Financing is not available for medical procedures.

- 6 Months, no interest if paid in full within promotional period available for purchases of \$3,000 or more. May not be used to purchase Year of Neurotoxin package.
- 12 Months, no interest if paid in full within promotional period available for purchases of \$5,000 or more
- 24 Months, reduced APR and fixed monthly payments available on purchases of \$3,000 or more

Surgeries, Cosmetic Services, and Skincare Product Purchases: There is no warranty, guarantee or refund for products, procedures, or services provided. Prepaid spa treatments must be completed within one year of purchase. Because you will receive these prepaid services at a discounted rate, after one year, unused services/funds will automatically be converted to a general credit for our practice in accordance with our full price fee schedule and package pricing will no longer be honored. Due to the administrative cost associated with unused services/funds, a \$100 package forfeiture/ administrative fee will be applied per incomplete package.

**Disputes:** On occasion there is confusion regarding charges or payment. We encourage you to contact our office first to discuss any concerns. If you contact a third party company (e.g., your bank, credit card company, insurance company, or financing company like CareCredit or Patient Fi) with a disputed payment, and that company contacts us for information on the disputed charge, you authorize us to provide the company with relevant documentation to support our charges and billing, which may include Protected Health Information that would otherwise remain private and confidential.

**Cancellations:** An administrative fee is charged when an appointment is cancelled or rescheduled without advance notice. Please see our Cancellation Policy for details.

By scheduling an appointment with our office, you acknowledge that you have read, understood, and agree to comply with this financial policy.