

University Veterinary Hospital Payment Policy

Full payment is required at the time of service.

- Upon request, clients can be provided with an itemized treatment plan before their pet is hospitalized for any procedure.
- Deposits are required prior to the admission of a pet to the hospital. The full balance is due when the pet is released.
- Returned checks are subject to a \$25 service fee.
- Any balance that is carried over a period of 30 days will accrue a monthly finance charge of 1.25%.
- Delinquent accounts are subject to a \$25 Delinquent Billing Fee.

There are several alternative payment programs for client convenience:

Cash

Check

Must present Drivers License and SSN (listed on Client Information Form)

Credit Cards

MasterCard, VISA, Discover, American Express, Debit Cards

CareCredit

We accept CareCredit®, a payment plan you can use today and in the future for all of your pet's health care and product needs. Upon approval for CareCredit you can: Use immediately to cover preventive, emergency, and surgical treatment (subject to credit approval and credit availability). Benefit from low minimum monthly payments. Finance up to 100% of treatment cost (subject to credit approval and credit availability). Save other credit cards for unplanned expenses. No annual fees and no prepayment penalties with some CareCredit plans.

Veterinary Pet Insurance

When faced with unexpected health care costs for your pet, we appreciate the impact of the cost to your overall budget. Pet insurance is available from several providers to help offset some of those costs. Different policies are available, but generally you pay a monthly or annual premium to a pet insurance provider. When your pet incurs a medical expense, you simply file a claim with your insurance provider and they reimburse you up to the allowable amount for that expense category. A variety of factors, including age of your pet and pre-existing medical conditions, help determine if pet insurance makes sense for you. At University Veterinary Hospital, *your insurance does not pay us directly*. Rather, you are responsible for payment in full at the time of service. You then submit a claim to your insurance company and receive reimbursement for medical expenses directly from them.

Owners are responsible for any charges incurred by their pet while in the care of the doctors at University Veterinary Hospital and ***charges are due and payable at the time of service***. Any balance that is carried over a period of 30 days will accrue a monthly finance charge of 1.25%. Any balance that is left unpaid will be forwarded to University Veterinary Hospital's collection agency, and will incur a delinquent billing service fee of \$25 and a possible collection fee for which the owner is liable, in addition to monthly finance charges. University Veterinary Hospital does have a \$25 NSF service fee for all returned checks. We offer estimates for all procedures and reserve the right to require partial payment in advance for the services provided to your pet. Please read all forms and make sure that you understand the forms before signing them.

Payment is due at the time of service. Please discuss any financial concerns prior to your pet's care.

We hope these plans allow for the best possible veterinary care to be affordable and accessible to you and your pets. Thank you for your loyal patronage!