

**BAINBRIDGE EYE CARE ASSOCIATES**  
**NOTICE OF FINANCIAL POLICY**

*effective 1/1/2009*

If at any time you have questions regarding any fees or policies, please discuss them with us promptly and frankly. We strive for excellent service and communication, and will make every effort to avoid a misunderstanding. We believe that having clearly expressed policies helps to avoid problems and allows us to focus our energies on providing the best possible eye health and vision care.

**Payment for Professional Services**

Full payment for your expected portion of fees for professional services is due and payable at the time services are rendered. This may include co-pays for covered services (such as exam fees) or payment for non-covered services (such as contact lens evaluation fees). We accept several methods of payment including cash, check, and credit/debit cards.

**Payment for Ophthalmic Goods**

Full payment for eyeglasses and contact lenses is due when the products are picked up unless some other arrangement has been made in advance. We routinely require a deposit of 50% of your expected portion of charges for eyeglass orders or any custom-made contact lens orders.

**Insurance Cards**

We ask that you provide us with your current vision insurance and medical insurance information. Most insurance plans provide a card. Please have your insurance card available at each appointment, even if you don't think it has changed since your last visit. Vision Service Plan (VSP) and Vision Benefits of America (VBA) usually do not have a card. You will need to provide the member's social security or ID number.

**Vision Benefits**

Please review your vision benefits before your scheduled exam date. In striving for our goal of excellent service, we will attempt to help you understand your benefits and we will make every reasonable effort to keep up-to-date on the various plans with which we participate. However, even common plans (like VSP) can have thousands of different benefit packages. As such, it is impossible for us to be aware of every nuance of every plan and therefore ultimately, it is your responsibility to know your insurance plan and its benefits. We routinely check VSP exam eligibility about 2 days prior to your exam and notify you if the exam benefit does not coincide with your scheduled exam date or if VSP does not have you listed in their records. If we are unable to verify your insurance coverage or eligibility on the date of service or if your plan requires special forms that you have not provided at the time of service, we will ask you to pay privately for your services and seek reimbursement from your plan.

**Medical Benefits**

Vision and medical benefits are typically not provided by the same company and obtaining benefit information does not guarantee payment. Your insurance card should have a member services phone number or website listed for you to find out about your benefits. We will bill one insurance company as a courtesy to our patients. Your insurance company may deny payment for services or products after the services have been completed. Any charges that remain unpaid by your insurance company after 60 days from the date of service are reassigned to your account and likewise any denied or otherwise non-covered charges become your responsibility. We will be happy to provide a statement on your paid account and provide other information to assist you in obtaining direct reimbursement from your primary or secondary insurance company.

**Minor Children**

When minor children present for services, a responsible adult is required to be present. For the purpose of financial responsibility, we will consider the parent who is present with the child in our office to be the party responsible for making buying decisions as well as payments.