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GUIDE TO HEALTHCARE FINANCING and CareCredit.

Paying For Healthcare.

Let's face it, not all healthcare costs are covered by insurance. You may be considering routine to complex dental work, LASIK or cosmetic surgery, or an unexpected expense for your cat or dog. Whatever it may be, when unexpected out-of-pocket healthcare costs arise, using patient financing to turn that big bill into manageable payments can be a great alternative. This guide is designed to inform you on the ins-and-outs of healthcare financing, how to choose the best company and payment plan for you as well as how to avoid interest charges.





You Have Options.

In times like these, payment options become all the more important.

When most of us think about paying for healthcare, we think about the obvious methods such as cash, check, debit card or other bank card. However, there are a variety of healthcare financing and patient payment plans which can enable patients to get the care they want and need.*** Most of us don't learn about these payment options until we are at the doctor's office ready for treatment but you've taken the first step in exploring and evaluating the payment options best for you.

Healthcare Financing.

When you don't have the cash on hand to get the healthcare procedure you want or need, spreading your payments over time can enable you to proceed without the concern of how to pay.



Even if you do have funds available, using a CareCredit payment plan enables you to float your cash and save your money for other needs or investments. Some healthcare practices offer installment plans but these may still require significant cash outlay within a short amount of time. That's when healthcare financing, such as CareCredit, can help.

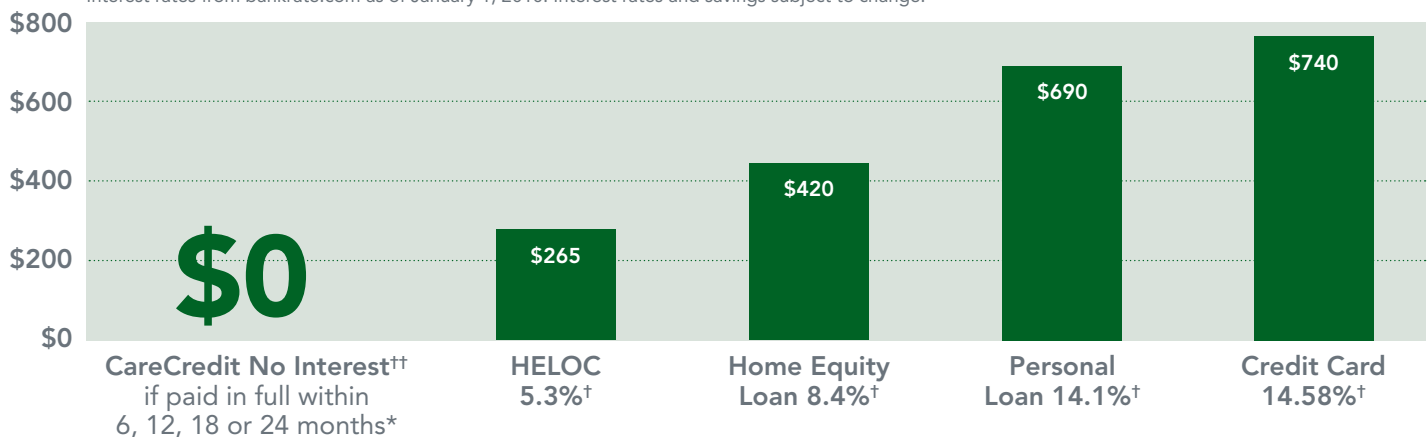
Healthcare Financing may seem like a new concept but it's actually been

around for over 20 years. There are a variety of healthcare financing companies which offer a range of plans and terms of payment. It's important to find a plan that works for you with a company you trust. Stability, dependability and experience are essential, as well as a company offering payment plans that fit your budget. Many companies require sign up fees, or offer "teaser" interest rates that could increase after a short

period of time. And because you want to be able to choose the right doctor for you, it helps to work with a company with a large network of providers; ensuring you can select from many doctors near you. Other things to consider are whether the offering is a loan for a fixed amount, or a credit card with which you can make additional purchases for follow-up treatments or new procedures.***

Interest expense for financing \$5,000 over 12-months.†

Interest rates from bankrate.com as of January 1, 2010. Interest rates and savings subject to change.



** **No Interest if paid in full within 6, 12, 18 or 24 months*** on Purchases made with your CareCredit card. A minimum Purchase amount may be required for promotional plans longer than 6 months in duration. Interest will be charged to your account from the purchase date if the promotional balance, including optional charges, is not paid in full within 6, 12, 18 or 24 months or if you make a late payment. Minimum Monthly Payments Required.*

*/***/† See [page 5](#) for complete details.



Why CareCredit?

Not all healthcare financing companies are the same. CareCredit is a division of GE Capital and America's largest healthcare financing company. General Electric is one of the most well respected and stable companies in America and for over twenty years, CareCredit has assisted more than seven million cardholders finance their healthcare procedures.



CareCredit has exclusive endorsements and recommendations by many of the most reputable healthcare organizations such as the American Dental Association, the American Society of Plastic Surgeons, the American Animal Hospital Association, and more. It can be used for a variety of healthcare services such as LASIK and Vision Care, Cosmetic Treatments and Surgeries, Dentistry, Veterinary Care, Weight Loss, Chiropractic, and Audiology.

When it comes to payment options CareCredit offers a variety of

payment plans, so talk to your doctor about the plans they offer and which plan works best for you.

Get a No Interest payment plan if paid in full within 6, 12, 18 or 24 months* on purchases made with your CareCredit card. A minimum purchase amount may be required for promotional plans longer than 6 months in duration. Interest will be charged to your account from the purchase date if the promotional balance, including optional charges, is not paid in full within 6, 12, 18 or 24 months or if you make a late payment. Minimum monthly payments required.*

If you need more time to pay, you can use CareCredit's Extended Payment Plan with 14.90% APR and fixed monthly payments for 24, 36, 48 or 60 months on purchases of \$1,000 or more on 24, 36 or 48 months and \$2,500 or more on 60 months with your CareCredit credit card. Accounts at Penalty APR ineligible for reduced APR. Fixed minimum monthly payments required. Penalty APR may apply if you make a late payment.**

In addition to the flexible payment options, CareCredit can be used at over 120,000 practices nationwide*** so you can always find a provider near you.

No Interest if paid in full within 6, 12, 18 or 24 months* on purchases made with your CareCredit card. A minimum purchase amount may be required for promotional plans longer than 6 months in duration. Interest will be charged to your account from the purchase date if the promotional balance, including optional charges, is not paid in full within 6, 12, 18 or 24 months or if you make a late payment. Minimum monthly payments required.*

Extended Payment Plan with 14.90% APR and fixed monthly payments for 24, 36, 48 or 60 months** on purchases of \$1,000 or more on 24, 36 or 48 months and \$2,500 or more on 60 months with your CareCredit credit card. Accounts at Penalty APR ineligible for reduced APR. Fixed minimum monthly payments required. Penalty APR may apply if you make a late payment.**

Promo Terms	6 Months	12 Months	18 Months	24 Months	36 Months	48 Months	60 Months	
Minimum Ticket	\$0	\$300	\$300	\$1,000	\$1,000	\$1,000	\$2,500	
	Monthly Payment			Monthly Payment / Total Cost				
Procedure Amount	\$1,000	\$167	\$84	\$56	\$49 / \$1,163	\$35 / \$1,247	\$28 / \$1,334	—
	\$3,000	\$500	\$250	\$167	\$146 / \$3,488	\$104 / \$3,739	\$84 / \$4,001	\$72 / \$4,273
	\$5,000	\$834	\$417	\$278	\$243 / \$5,813	\$174 / \$6,231	\$139 / \$6,668	\$119 / \$7,122



*/**/** See page 5 for complete details.



Getting Your CareCredit Card.

Applying for CareCredit is fast and easy. Simply fill out and submit the short application at www.carecredit.com and find out instantly if you are approved. Our application server is secure and your personal data is encrypted for your safety.



If you prefer to apply over the phone, you can call (800) 677-0718 and apply using our automated phone service 24 hours a day, seven days a week. Or you can apply with a live representative Monday through Friday, between

the hours of 9am and 8pm (EST). Whichever application method you choose, you'll find out instantly if you're approved and can start using CareCredit immediately, even before your card arrives in the mail.

Just have this information handy to complete your application:

- Your driver's license number
- Your Social Security number
- Your monthly net income amount
- Your estimated procedure amount (optional)

You can also apply online with a co-applicant. If you do, you will need the same information for your co-applicant as above.

Simply apply and then decide...

- Which doctor to select for your care
- When to have your treatment or procedure
- How much you want to spend
- Which payment plan works best for you

Once you've been approved for CareCredit, you can make your appointment and begin using CareCredit immediately. Remember, you can use CareCredit at over 120,000 providers nationwide. Explore with your doctor the payment plans offered and which plan would be right for you.





Using CareCredit Wisely.

Whether you are obtaining credit for something exciting like a new car or flat screen TV, or something you need such as your healthcare, it's important to understand the terms of your agreement and ensure you can meet the payment requirements.

CareCredit is a credit card and as with most other credit cards, if you do not make your monthly payment on time or miss a payment, you will incur a much higher interest rate and fees. If you have not yet applied for CareCredit, you will see this high interest rate within the application. In order to make CareCredit successful for you and avoid these high interest rates, it is essential you make your minimum monthly payment and pay off your balance by the agreed upon due date.

Credit can be very helpful when used the right way and can help you pay for the unexpected or simply get what you want sooner. But in order to keep your credit in control, be sure to understand what you have agreed to and make paying your debt a priority.

Here are a few tips to help you manage your credit card debt.

1. **Pay on time.** To ensure you receive the rate and payoff terms of your approved payment plan, it is important to pay your required minimum monthly payment on time. It's a good idea to send in your payment a week before it's due, or pay online to make certain your payment arrives at CareCredit before its due date. If payments are late, you will be charged interest charges on the full amount of your plan.
2. **Never miss a payment.** Missing a payment is the worst thing you can do for your credit rating and it means you'll pay the most fees and the highest interest. Missing payments can lead to more late fees and an increased interest rate.
3. **Pay more than the minimum.** If you can't pay the full balance, pay half. If you can't pay half, pay something—but always more than the minimum. If you just pay the minimum it may take a long time to pay off your debt, and you'll pay lots of interest. If you find that you can never pay off what you've charged, re-evaluate your budget.
4. **Pay off your balance in full every month.** If you can afford it, paying your full balance every month will help you stay out of long-term debt while getting the convenience of using a credit card.
5. **Check your monthly statement.** Make sure your statement reflects what you purchased. If something shows up that looks unfamiliar, call your credit card company immediately.
6. **Maintain a low "Debt-to-Income Ratio."** Make sure you only take on debt you know you can repay. If your level of debt gets too high, it can affect your credit rating. Lenders often look at the ratio of your overall debt to your income to see if you can pay your bills and still borrow.

* If promo and debt cancellation are not paid in full within 6, 12, 18 or 24 months, interest at 26.99% will be assessed from purchase date. If account goes 60 days past due, promo may be terminated early and accrued interest will be billed. As of 06/28/2010, **Purchase APR 26.99%; Penalty APR 29.99%. Minimum Interest \$2.** Subject to credit approval.

** 24 fixed monthly payments equal to 4.8439%, 36 fixed monthly payments equal to 3.4616%, 48 fixed monthly payments equal to 2.7780%, or 60 fixed monthly payments equal to 2.3737% required but interest will be assessed at reduced 14.90% APR if all minimum monthly payments on account, including debt cancellation, paid when due. If account goes 60 days past due, promo may be terminated early and standard account terms will apply. As of 06/28/2010, **Purchase APR 26.99%; Penalty APR 29.99%. Minimum Interest \$2.** Subject to credit approval.

*** Subject to credit availability.

- † The displayed savings are an approximation and based on a comparison of certain financing options with the CareCredit 12 month No Interest promotion. See * for details.
- Chart is for illustrative purposes only and shows possible benefit of CareCredit No Interest promotion if paid within 12 month promotional period. Generally, similar promotions are not available for HELOC, Home Equity or Personal Loan.
- CareCredit accrues at a 26.99% interest rate and therefore at a higher rate than the other rates shown. Savings under CareCredit allows avoiding of interest by paying in full in 12 months, otherwise interest accrues from purchase date at standard rate. A \$300 minimum purchase is required for availability of 12 month plan. See * for details.
- Bankcards, defined as credit cards above, generally do not have a promotional rate and require payoff on first statement to avoid interest
- Unlike a HELOC, Home Equity Loan (HE) or Personal Loan (PL), under the CareCredit promotion you have the ability to avoid paying interest on your purchase by paying the purchase in full, in this example \$5,000, within 12 months and the interest that had accrued will be waived.
- This Promotion may not be right for you, as if you do not payoff within the 12 month promotional period, interest of 26.99% will have accrued on your account which may be higher than that on a HELOC, HE or a PL.
- The examples for HELOC, HE and PL do not take into account fees that may be charged to open the account. The assumptions made are: HELOC, HE and PL \$5,000 loan with 12 month term and interest rates of 5.3%, 8.4% or 14.1%, respectively.

