

OPTIONS FOR FINANCING YOUR TREATMENT PLAN

When your healthcare practitioner has evaluated your health, he or she may recommend a long-term treatment plan over an extended period of time. Pearl Natural Health offers you a variety of ways to pay for your treatment plan, and to support its affordability.

OPTION 1

Pay As You Receive Care

- Pay for your care the old fashioned way, visit by visit, service by service, as you receive it during your treatment plan and receive a 25% cash discount from customary and usual fees.
- Laboratory fees and supplements cannot be discounted.

OPTION 2

Pay For Your Entire Treatment Plan In Advance And Receive A 35% Discount Off Of Customary And Usual Fees, And A 10% Discount Off Of Dispensary Supplements, Herbs, And Homeopathic Remedies.

- Make a payment for all estimated services prior to the commencement of treatment.
- Receive a 35% fee reduction from the total amount for healthcare services (excluding laboratory fees).
- Receive a 10% fee reduction off of any nutritional supplements required during the treatment period.

OPTION 3

Pay Finance Your Treatment Plan Through *Medchoice Financial*.

- Qualify for a *MEDCHOICE* credit line to pay for your entire treatment plan. Financing will depend on standard financial scores and credit ratings. Fill out a one page application in our office, and our Patient Services Coordinator will get an immediate response through an on-line application system.
- You make monthly payments to *MEDCHOICE*, as with any credit card. You will be charged compounded interest on your loan. Interest payments can be deferred for 6 months or 12 months.
- Unlike option #1 which offers a large pre-pay discount, this option does not offer discounted fees, but has the advantage of providing 100% plan financing, including laboratory and dispensary services, with no down payment required.

OPTION 4

Arrange A "No Interest" Payment Plan Through *Healthcare Payment Solutions*

- This option is a payment plan through a third party financial firm. The total cost of your treatment plan will be extended over an agreed period of time, usually 6-12 months. *Healthcare Payment Solutions* will autodebit an agreed amount weekly from your bank account or credit card, plus a 10% processing fee. A \$15 set-up fee at the onset will also apply.
- This option does not include any discounts on either service fees or supplements. Any material costs of treatments (such as intravenous nutritional therapy supplies and injections) must be paid for either in advance or at the time of service and cannot be included in a payment plan.