

Patient Information

CareCredit Frequently Asked Questions

What is CareCredit?

CareCredit offers you convenient monthly payments so you can get the treatments and procedures you want and need. You pay no up-front costs, no annual fees and incur no pre-payment penalties. You can use CareCredit for anything from LASIK and teeth whitening, to every day checkup costs for you, your family and even your pet. Your CareCredit card can be used at over 75,000 participating healthcare practices nationwide for services including LASIK, Veterinary, Dentistry, Cosmetic, Hearing Care and more.

How is CareCredit different from my Visa or MasterCard?

The biggest difference between CareCredit and Visa/MasterCard is that any transaction over \$300 qualifies for a special financing promotion. Financing promotions vary in every healthcare practice, but generally fall into these categories: convenient monthly payment Promotions and Low Monthly Payment Promotions with a fixed interest rate.

CareCredit seems too good to be true. How does CareCredit work?

Thousands of healthcare practices around the country accept CareCredit, and the use of CareCredit often allows doctors to focus on delivery of the best possible healthcare, instead of costs.

How can I use CareCredit?

Once you get your CareCredit card, you're free to use it over and over for the healthcare services you choose including LASIK, Veterinary, Dentistry, Cosmetic, Hearing Care and more.

How can CareCredit help me?

With CareCredit's flexible, low monthly payment plans, you can get the treatment you want, whenever you want it – and pay conveniently over time. Save your consumer credit cards for household or unplanned expenses. With so many plan options, there's a monthly payment to fit almost every budget. Plus, you can use CareCredit for your entire family's healthcare needs, without having to reapply.

Continued Page 2

Their website says CareCredit is a GE Money Company. What does that mean?

We know credibility is important to you. That's why we like to let you know that CareCredit is a GE Money Company, which means you can rest assured that you're getting the most credible and trusted financial partner available. For over 20 years, we've helped over five million cardholders get the procedures they want and need.

What payment plans are available through CareCredit?

CareCredit offers a full range of payment plans. Carolina Eye participates in their 3 and 6 month No Interest if Paid within Promotional Period Payment Plans. These plans feature monthly payments as low as 3% of the balance and let you pay within the specified time without incurring interest charges.

For patients/clients with higher treatment fees who would prefer more time to pay with lower monthly payments, Carolina Eye participates in their 24, 36, & 48 month Extended Payment Plans which offer a low, fixed interest rate and an extended term.

What would my monthly payments be?

To estimate your monthly payments, use their online Payment Calculator located at www.carecredit.com

How can I apply for CareCredit?

You can apply online or download and print the application and submit it to Carolina Eye. The application is quick and easy, and after it's submitted, you'll instantly learn if you're approved.

What information do I need to apply online?

To begin your online application, CareCredit will obtain and verify information that identifies you as a new account holder. They will use your name, address date of birth and other information for this purpose.

CareCredit is a GE Money Company and their secure online application is owned and operated by a GE Money Bank.

Do I need to choose a doctor before I can apply?

You can complete your application without knowing who your doctor will be. All you have to do is specify the healthcare profession you're interested in using CareCredit for, and you can get started on your application.

How can I qualify for CareCredit?

Approval is based on information from your credit application and past credit history. This includes information from the primary applicant as well as any co-applicant.

Continued Page 3

When will I receive my first CareCredit billing statement?

You won't receive a billing statement from CareCredit until a charge has been processed on your account. Once a charge has been processed, you will receive your first billing statement within 30 days.

Can I pay off my CareCredit account before the end of the term?

Yes. There are no pre-payment penalties with CareCredit.

I already have a CareCredit account, can I use it again?

Yes, you can use your CareCredit account over and over, at any practice which accepts CareCredit. As long as you have the available credit on your account, you can use your card for ongoing or new treatments and procedures, without reapplying.

Can I access my account or make a payment online?

Yes. You can:

- View your account summary
- Make a payment online
- View your transaction history

Can I pay a portion of the treatment cost myself and use CareCredit for the remainder?

Yes. You can use CareCredit for treatment balances from \$1 to over \$25,000.

Where can I call with questions about my CareCredit account?

If you are already a CareCredit cardholder, you can contact them toll-free at (866) 893-7864 or at (800) 677-0718 for more information

Where can I get more information on Carolina Eye?

For more information, visit us at www.carolinaeye.com or contact our patient services counselor by phone at 910.295.1501 or 800.733.9355, or by email at info@carolinaeye.com.

If at any time you need to reach our main center, please call 910.295.2100 or 800.733.5357.

Information obtained from www.carecredit.com