

We Offer
**Convenient
Monthly**
Payment Plans...

Subject to credit approval, see inside for details.



CareCredit
Patient Payment Plans



It is important to be able to schedule treatment and care right away.

That's why we offer CareCredit®, a healthcare credit card specifically designed to pay for treatments and procedures not covered by insurance. CareCredit has two unique features. Every CareCredit transaction is eligible for a No Interest* or Low Interest Payment Plan and you can use the card at all healthcare practices that offer CareCredit. As the leader in patient financing, CareCredit has made it easy for millions of patients nationwide to get the treatment they want and need. For treatment amounts from \$1 to over \$25,000, CareCredit has a variety of low minimum monthly payment plans. So you can start treatment today and use it again and again without having to reapply!†

With CareCredit You Can:

- Start treatment and care immediately and pay over time with low minimum monthly payments
- Pay for other healthcare expenses for you and your family without having to reapply*
- Pay for co-payments, deductibles, and treatment and care not covered by insurance
- Reserve existing credit cards for household or unplanned expenses
- Apply quickly and easily

For more information, visit www.carecredit.com.

† Subject to credit approval

*No Interest if Paid in Full Within 6 or 12 or 18 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 or 18 months or if you make a late payment. Minimum Monthly Payments Required.

CareCredit® Offers Two Types of Payment Plans:

- No Interest*
- Low Interest

Here's How They Work:

6, 12, or 18 Month No Interest* Payment Plans

- Pay for treatment over 6, 12 or 18 Months with No interest*.
- As long as you pay the low minimum monthly payment each month when due, and the balance in full by the end of the 6, 12 or 18 month term, no interest will be charged on your purchase.

24, 36, 48, or 60 Month Low Interest Payment Plans (14.99% APR)

- Enjoy low minimum monthly payments with the 24, 36, 48, or 60 month plans.
- The 14.99% annual percentage rate is lower than average credit cards and makes convenient, fixed, low minimum monthly payments possible.
- For amounts of \$1,000 or more on 24, 36 and 48 months, and for \$2,500 or more on 60 months.

CareCredit's Payment Plans can be used repeatedly — for yourself, your entire family, and even your pets — with no need to reapply.†

Not all plans available in all offices.

CareCredit[®] Estimated Monthly Payments

Based upon your amount financed, choose the estimated monthly payment that is best for you.
 NOT ALL PLANS AVAILABLE IN ALL OFFICES.

Amount Financed	No Interest* Payment Plans If paid within promotional period <small>(Estimated monthly payments to avoid interest and pay only the amount financed)</small>			14.90% Extended Payment Plans <small>(Estimated monthly payment includes interest**)</small>							
	6 Month <small>For all amounts</small>			24 Month <small>For amounts from \$1,000 & up</small>		36 Month <small>For amounts from \$1,000 & up</small>		48 Month <small>For amounts from \$1,000 & up</small>		60 Month <small>For amounts from \$2,500 & up</small>	
	TERMINAL CODE 106	TERMINAL CODE 112	TERMINAL CODE 118	TERMINAL CODE 524		TERMINAL CODE 536		TERMINAL CODE 548		TERMINAL CODE 580	
				Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest
\$1 - \$299	\$50			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$300	\$50			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$500	\$84			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$600	\$100			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$700	\$117			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$800	\$134			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$900	\$150			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000	\$167			\$49	\$1,163	\$35	\$1,247	\$28	\$1,334	N/A	N/A
\$1,200	\$200			\$59	\$1,396	\$42	\$1,496	\$34	\$1,601	N/A	N/A
\$1,400	\$234			\$68	\$1,628	\$49	\$1,745	\$39	\$1,867	N/A	N/A
\$1,500	\$250			\$73	\$1,744	\$52	\$1,870	\$42	\$2,001	N/A	N/A
\$2,000	\$334			\$97	\$2,326	\$70	\$2,493	\$56	\$2,667	N/A	N/A
\$2,500	\$417			\$122	\$2,907	\$87	\$3,116	\$70	\$3,334	\$60	\$3,561
\$3,000	\$500			\$146	\$3,488	\$104	\$3,739	\$84	\$4,001	\$72	\$4,273
\$3,500	\$584			\$170	\$4,069	\$122	\$4,362	\$98	\$4,668	\$84	\$4,985
\$4,000	\$667			\$194	\$4,651	\$139	\$4,985	\$112	\$5,334	\$95	\$5,697
\$4,500	\$750			\$218	\$5,232	\$156	\$5,608	\$126	\$6,001	\$107	\$6,410
\$5,000	\$834			\$243	\$5,813	\$174	\$6,231	\$139	\$6,668	\$119	\$7,122
\$7,500	\$1,250			\$364	\$8,720	\$260	\$9,347	\$209	\$10,001	\$179	\$10,682
\$10,000	\$1,667			\$485	\$11,626	\$347	\$12,462	\$278	\$13,335	\$238	\$14,243
\$15,000	\$2,500			\$727	\$17,439	\$520	\$18,693	\$417	\$20,002	\$357	\$21,364
\$20,000	\$3,334			\$969	\$23,251	\$693	\$24,924	\$556	\$26,669	\$475	\$28,485
\$25,000	\$4,167			\$1,211	\$29,064	\$866	\$31,155	\$695	\$33,337	\$594	\$35,607
Over \$25,000											

For amounts not on this chart or for amounts over \$25,000, please use the payment calculator at www.carecredit.com.

To estimate monthly payments for treatment amounts not listed, visit our online payment calculator at www.carecredit.com.

* See back panel for details

^ Under the No Interest Plans, each month you only need to pay the required minimum monthly payment. The amounts in these columns are the suggested amounts to be paid if you choose to make equal monthly payments, to take advantage of the promotion, avoid interest and pay only the amount financed. Future minimum payments will vary based on amount and timing of payments, interest rate and other charges added to the account.

Applying for CareCredit is quick and easy. Simply choose the option you prefer.



Standard Application

- Ask us for an application
- Complete and sign the application
- Return to our practice for submission



Online Application

- Go to www.carecredit.com
- Fill out the patient application
- Receive a decision almost instantly
- Contact our practice to schedule treatment or care



Automated Phone Application*

- Call (800) 365-8295 and follow the prompts
- Receive a decision almost instantly
- Contact our practice to schedule treatment or care

* Applicants must be 21 years of age to apply via phone

Use CareCredit to treat your entire family.

You can use CareCredit to pay for treatment for yourself and your entire family* at over 130,000 participating healthcare practices nationwide for:

- Dentistry
- Vision Care (including LASIK)
- Veterinary Medicine
- Audiology
- Cosmetic Surgery
- Chiropractic Treatment
- Hair Restoration
- Weight Loss
- Orthotic and Prosthetic
- Other Healthcare Specialties

To find a provider in your area, please visit www.carecredit.com.

Frequently Asked Questions

What is CareCredit?

CareCredit is a convenient monthly payment program for yourself and your family specifically designed to pay for healthcare expenses not covered by insurance including co-payments, deductibles, and elective treatment and care.

Can I use my CareCredit card for other family members?

Yes. You can use CareCredit for your entire family's healthcare needs (even the family pet) without having to reapply.*

Can I use my CareCredit card again?

Yes. You and your entire family can take advantage of CareCredit Payment Plans without having to reapply* provided that you have credit available.

Will using CareCredit cause problems with my insurance?

No. CareCredit is a revolving line of credit designed specifically to help you pay for healthcare expenses not covered by insurance and does not affect your insurance coverage in any way.

Can I begin treatment and care right away even if I haven't received my CareCredit card?

Yes. You can use your CareCredit account immediately. You will receive your card in the mail within 3 weeks.

Is the information I provide CareCredit confidential?

Yes. Your privacy is important to us. We guarantee all personal information you provide will be kept strictly confidential.

How do I pay my monthly balance?

You will receive a monthly statement. Simply pay your monthly balance by mail with a check or money order. Or you can pay online at www.carecredit.com.

Who do I call if I have questions?

We have Customer Support Representatives available to assist you with your account needs at (866) 893-7864.

* Subject to credit approval



Not all plans available in all offices.

***No Interest if Paid in Full Within 6. 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

months or if you make a late payment. Minimum Monthly Payments Required. If promo and debt cancellation are not paid in full within 6 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.

****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. 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.

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