

**We Offer NO INTEREST Payment Plans
So you can schedule treatment and care today!**

**CARE CREDIT
Patient Payment Plans**

It is important to be able to schedule treatment and care right away. That's why we offer CareCredit Patient Payment Plans.

CareCredit, the leader in patient financing, has helped more than 3 million patients' nation wide get the treatment and care they need. For fees from \$1 to \$25,000.00, upon request and approval, CareCredit offers a comprehensive range of plans with low minimum monthly payments that fit comfortably into every budget.

With CareCredit You Can:

- Start treatment and care immediately and pay over time with low monthly payments
- Pay for other healthcare expenses for you and your family without having to reapply. *
- Pay for co-payments, deductibles, treatment, and care not covered by insurance.
- Reserve existing credit cards for household or unplanned expenses.
- Have no annual fees.

CareCredit Offers Two Types of Plans:

- No Interest Payment Plans and
- Low Interest Payment Plans

No Interest Payment Plan

- Pay for treatment and care over 3,6,12 or 18 Months with NO Interest.
- As long as you pay the minimum monthly payment each month when due and the balance in full by the end of 3,6,12 or 18 months, no interest will be charged on your purchase.
- Available for treatment and care fees of \$300 or more.

Low Interest Payment Plans

- Enjoy low minimum monthly payments with the 24, 36, 48 or 60 month plans.
- The 9.9% annual percentage rate is lower than average credit cards and makes convenient, fixed minimum payments possible.
- Available for treatment and care fees of \$1,000 or more.

CareCredit Estimated Monthly Payments

Based upon your treatment and care fee, choose the estimated monthly payment that is best for you.

ALL PLANS NOT AVAILALE IN ALL OFFICES.

Treatment Fee	No Interest Payment Plans					9.9% Extended Payment Plans			
	Minimum Monthly Payment	3 Month for fees from \$300 and up	6 Month for fees from \$300 and up	12 Month for fees from \$300 and up	18 Month for fees from \$300 and up	24 Month for fees from \$1000 and up	36 Month for fees from \$1000 and up	48 Month for fees from \$1000 and up	60 Month for fees from \$1000 and up
3% of balance									
\$300	\$10	\$100	\$50	\$25	\$17	N/A	N/A	N/A	N/A
\$400	\$12	\$133	\$67	\$33	\$22	N/A	N/A	N/A	N/A
\$500	\$15	\$167	\$83	\$42	\$28	N/A	N/A	N/A	N/A
\$600	\$18	\$200	\$100	\$50	\$33	N/A	N/A	N/A	N/A
\$700	\$21	\$233	\$117	\$58	\$39	N/A	N/A	N/A	N/A
\$800	\$24	\$267	\$133	\$67	\$44	N/A	N/A	N/A	N/A
\$900	\$27	\$300	\$150	\$75	\$50	N/A	N/A	N/A	N/A
\$1,000	\$30	\$333	\$167	\$83	\$56	\$46	\$32	\$25	\$21
\$1,200	\$36	\$400	\$200	\$100	\$67	\$55	\$39	\$30	\$25
\$1,400	\$42	\$467	\$233	\$117	\$78	\$65	\$45	\$35	\$30
\$1,500	\$45	\$500	\$250	\$125	\$83	\$69	\$48	\$38	\$32
\$2,000	\$60	\$667	\$333	\$167	\$111	\$92	\$64	\$51	\$42
\$2,500	\$75	\$833	\$417	\$208	\$139	\$115	\$81	\$63	\$53
\$3,000	\$90	\$1,000	\$500	\$250	\$167	\$138	\$97	\$76	\$64
\$3,500	\$105	\$1,167	\$583	\$292	\$194	\$161	\$113	\$89	\$74
\$4,000	\$120	\$1,333	\$667	\$333	\$222	\$184	\$129	\$101	\$85
\$4,500	\$135	\$1,500	\$750	\$375	\$250	\$207	\$145	\$114	\$95
\$5,000	\$150	\$1,667	\$833	\$417	\$278	\$230	\$161	\$127	\$106
\$7,500	\$225	\$2,500	\$1,250	\$625	\$417	\$346	\$242	\$190	\$159
\$10,000	\$300.00	\$3,333	\$1,667	\$833	\$556	\$461	\$322	\$253	\$212
\$15,000	\$450	\$5,000	\$2,500	\$1,250	\$833	\$691	\$483	\$380	\$318
\$20,000	\$600	\$6,667	\$3,333	\$1,667	\$1,111	\$922	\$644	\$506	\$424
\$25,000	\$750	\$8,333	\$4,167	\$2,083.00	\$1,389	\$1,152	\$806	\$633	\$530
Over \$25,000	For amounts not on this chart or for amounts over \$25,000, please use the payment calculator at www.carecredit.com								

WE WANT TO INFORM YOU THAT WE ALSO TAKE ALL MAJOR CREDIT CARDS AT BOTH THE MT.VERNON, IL and THE SALEM, IL OFFICE'S FOR YOUR CONVEIENCE.

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 immediately
- Contact our practice to schedule treatment or care

Automated Phone Application

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

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 with No Interest?**

Yes. You and your entire family can take advantage of NO Interest 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 are 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 three 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 yur account needs at (866) 893-7864. *

Please call the Mt. Vernon, IL or the Salem, IL office for explanation of the following symbols.

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