

FINANCIAL AGREEMENT & OFFICE POLICIES

We are very happy you have chosen Beaufort Vision Clinic to provide for all of your vision needs. We are happy to submit an insurance claim on your behalf for services, treatments and/or materials you receive from us. However, in the event that your insurance company refuse payment for materials for any reason, you agree to make immediate payment for any remaining or outstanding balances on your account.

We would like to remind our patients that it is the sole responsibility of the patient and/or the patient's guardian to know and understand their insurance benefits in full, prior to seeking exam services, treatments or materials.

In accordance with Federal Truth and Lending laws, please be advised that the following policies are in effect at Beaufort Vision Clinic. Seeking any exam services, treatments, or materials from our office - the undersigned fully agree to be legally bound by the following:

1. Payment in full is required at the time of services, including all copayments required by your medical or vision insurance plans. We accept cash, checks, and the following credit cards: Master Card, Visa, American Express, and Discover. We also accept Care Credit and FSA cards.
2. Optical Purchases - We pride ourselves on providing excellent care and quality eyewear. All prescription eyeglasses are completely customized to the patient's prescription and to the shape of the frame the patient has chosen. Once the job has started, it cannot be canceled! All sales are **FINAL**. Contact lens boxes that have been opened, written on, expired or otherwise altered cannot be returned for exchanges or refunds.
3. All merchandise, such as Eyeglasses or Contact Lenses require a **50% non-refundable deposit**. The remaining balance must be paid prior to receiving the materials. All merchandise must be picked up within 45 days of notification that the order is ready. ***Due to past problems, we can no longer make any exceptions to this rule. We apologize for any inconvenience this may cause.***
4. We are providers for many different insurance plans. Vision Plans only provide routine exams for eyeglasses or contact lenses. Medical Insurance plans generally cover medical oriented eye care such as infections or annual diabetic eye exams. It is important that you understand your own insurance plan's benefits and limitations. When it comes to Medical Insurances, **we are considered a specialist**, therefore we will collect any co-pays designated as "specialist".
5. Some medical necessary Ophthalmic treatments may require MULTIPLE visits, with a separate co-payment required at the time of each visit. This is compliant with your insurance company's specialist policy terms.
6. The patient and/or guardian is responsible for paying any co-payments or unmet deductibles at the time of service. We verify and file insurance at our own expense as a courtesy for our patients. **If you have an insurance that we are not providers for, we ask that you pay in advance and we will courtesy file your insurance for you.**
7. It is important to understand that you, the patient, are ultimately responsible for the bill if the insurance claim is denied. If your insurance claim is not paid within 90 days from the date of service we request that you pay your account in full and take the matter up with your insurance company.