



Cosmetic Financial Agreement & Policies

INTRODUCTION

Cosmetic services are elective and are not covered by and are not able to be submitted to your health insurance company (this also includes HSA and FSA plans), thus you're considered a "self-pay" patient. Self-pay patients will be responsible for necessary charges associated with their service(s) rendered. The fees charged for this service(s) do not include any potential future cost for additional service(s) that is elected to have performed in order to optimize or complete the patient's desired outcome. Additional cost may occur should complications develop from the service. Subsequent services that are performed with the intent of revision will also be the patient's responsibility.

All cosmetic service fees (i.e. laser, injectables, skincare retail products, and medspa services) are due upon the time of treatment. In some cases, a deposit may be requested prior to scheduling specific treatments, and in those cases the remaining balance of that treatment is due prior to services being rendered.

All cosmetic self-pay patients will receive a cosmetic consultation prior to their cosmetic services being rendered. At that time fees, contraindications, pre and post care, side effects, and potential benefits will be reviewed. The provider reserves the right to refuse to perform procedures or treatments which are not appropriate for the patient in his/her professional judgement.

PAYMENT POLICY

At OnSpot Dermatology cosmetic treatments are elective aesthetic procedures, these treatments and procedures cannot be billed to insurance. Payment for all treatments are due at the time of the treatment, and all packages must be paid in full prior to the first treatment being rendered. We do not offer financing or payment plans. For our patients' convenience we do participate with all of *CareCredit's promotional plan options for purchases \$200 and over. All treatments are final sale; there are no refunds or credit issued for any service, including, but not limited to; Laser treatment, IPL, Botox®, Fillers, Microneedling, Microdermabrasion, Chemical Peels, Facials, Body Sculpting, CoolSculpting, and Skincare Retail Products. We accept cash, personal checks, Visa, Mastercard, Discover, American Express, and *CareCredit. There will be a \$25 service charge for each returned check.

When CareCredit is used to pay for cosmetic procedures; the following guidelines must be adhered to in order to process the patient transaction(s). The patient will need 2 forms of valid identification: *One primary and One secondary. An OnSpot Dermatology employee must notate both valid ID types in the space provided in the shaded top portion of the CareCredit application. If the patient submitted the application online, an OnSpot Dermatology employee must notate the ID types on the signed printout of the online application. The employees must retain signed application page (for 72 months), whether the application is Approved or Denied.*

ID Requirements for Terminal Transactions, a Card must be Present and Swiped. When swiping the CareCredit Private Label Card or Rewards Mastercard to process a transaction, the card serves as the primary identification and additional ID does not need to be notated. If Card is Present, but cannot be swiped then 1) Check one form of primary ID from the approved list and 2) Verify name on ID matches the name shown on the card then 3) Capture ID information on the bottom of the receipt. If the card is not Present/Available Call CareCredit Provider Services at 800-859-9975 and verify names on the account and the available credit.

-Transaction Restrictions-

- CareCredit can only be used and charged for services that have been completed or that will be completed within 30 days of the initial charge. This requirement does not apply to charges for custom products ordered by the patient/client.
- Accounts receivable balances aged greater than 90 days may not be charged on CareCredit credit card.
- A NO REFUND policy, where no services/products were rendered, is not acceptable, except in the case of custom special-order items, where the non-refund-ability has been clearly disclosed to the cardholder.
- Any refunds processed for cardholders who originated a transaction with a CareCredit credit card must be refunded to the CareCredit credit card.
- As an important reminder about the CareCredit credit card, OnSpot Dermatology locations cannot pass on the merchant and/or any other CareCredit feeds to your patients/clients. This aligns with CareCredit Card Acceptance Agreement for Participating Professionals.
- If a cardholder desires to transact using their CareCredit credit card, the card must be accepted regardless of the transaction amount. For example: a) Transactions under \$200 will be processed as Standard Account Terms transactions. B) Transactions of \$200 or more will be processed on at least 6 month Deferred Interest/No Interest if paid in full promotion.
- Consumers (regardless of channel (e.g. in-store, online, by phone)) must be provided a copy of the sales receipt

At most but not all OnSpot Dermatology cosmetic offices, we participate in loyalty reward programs such as Brilliant Distinctions through Allergan and Aspire Rewards through Galderma. We believe this is just another layer of customer service and patient appreciation that we can extend you during your visit! When you purchase Botox®, Juvéderm®, Latisse®, Restylane®, Dysport®, or CoolSculpting® for example, and you are a participant with the loyalty rewards programs you can receive loyalty points which will accrue overtime. The points may then be applied to future cosmetic procedures as outlined by the vendor and OnSpot Dermatology parameters, in addition to any office discounts, events or promotions being offered at the point of purchase. This is the only instance in which two promotional/discount opportunities can be combined. There are no further exceptions. The use of points and/or redemption can only be applied when a treatment is paid in full at the time of your service being rendered. We are only able to honor and redeem loyalty points, coupons, and discounts when the patient's unique vendor code has been provided to an OnSpot Dermatology employee at the point of sale. Loyalty coupons, and discount redemptions will not be redeemed retroactively. Loyalty coupons, and discount redemptions will not be redeemed by supplying proof of email notification, but only after supplying your unique vendor code. The Brilliant Distinctions and Aspire Rewards points are nonrefundable. The rewards points will expire and we strongly encourage our patients to keep track of their points through either the Brilliant Distinctions app or Aspire Rewards website. When points are applied to a cosmetic treatment transaction, any office discounts, event pricing, and/or promotions will first be applied, then the rewards points will be applied secondarily; example: \$300 for specified treatment, 10% off for veteran's discount = \$270 Balance, you are redeeming \$50 BD points, so your balance owed is now \$220.

All skin care retail product (both RX and non-RX) sales are final and monies paid or nonrefundable. In case of documented allergic reaction are clearly defective product, exchanges can be made within 14 days of purchase for skin care product credit only. Must have original proof of purchase exchange can only be made at original purchase location, per management approval.

*CareCredit is offered at select locations. Please check with your office location and with your provider at the time of consultation, and prior to services being rendered to confirm their participation with this payment option.

*Allergan Brilliant Distinctions and Galderma Aspire Rewards participation is offered at select locations. Please check with your office location and with your provider at the time of consultation, and prior to services being rendered to confirm their participation with this payment option.

- You will not receive a coded receipt for the service(s) rendered. Your check, or credit card slip is your receipt. If cash is paid, a cash receipt will be provided.
- The office will at no time, now or in the future, submit a claim to your insurance carrier, as the provider has deemed the service not medically necessary under the terms of this practice's contract with your carrier.

CANCELLATION AND NO-SHOW POLICY

As a courtesy to other patients, we request you arrive on time. If you arrive more than 10 minutes late for your scheduled appointment, you may be asked to reschedule. Appointments canceled on the date of a scheduled visit represent a cost of the practice and a missed opportunity to see other patients who are waiting for a visit date.

- We require 48 hours' notice of cancellation. Failure to adhere to our policy will result in you being charged \$50. Reminders will be provided but are not guaranteed. The \$50 fee will need to be paid in full prior to rescheduling your next appointment, and/or prior to being seen for treatment should your account have an outstanding balance. If you're a new patient, we ask you to arrive 10 minutes early for registration completion, so we can see you at your scheduled appointment time.
- A minimum of 48 hours' notice is required to cancel an appointment without incurring a cancellation fee of \$50. The fee is not covered by your insurance plan.

PRE-PAID TREATMENT, TREATMENT PACKAGES/SERIES POLICY; REFUND POLICY & TREATMENT OUTCOMES POLICY

To deliver the best level of patient care and efficiency regarding packages and series offerings we strive for transparency and for clear expectations to be set with the policies below:

- All service packages and prepaid treatments must be used within one year from the date of purchase or they will expire.
- In the event that a package or series of treatments has begun, the services will be considered to have been rendered even though the full series may not have been completed.
- We do not offer refunds on services rendered.
- At OnSpot Dermatology we offer treatments and products that are irrevocable. Therefore we do not issue refunds or credits for any products or services that have been injected or used in your treatment including but not limited to (Botox®, Juvéderm®, Kybella®, Dysport®, Restylane®, and Jeuveau®). Again, all sales are final. In consenting to being treated, it is important that our patients understand and accept this condition.
- Should you wish to discontinue your treatment in the midst of a series, credit for the prorated share of unused treatments at the discounted package may be extended, and this may be used to purchase other treatments or products offered by OnSpot Dermatology.

NEW PATIENT/WALK-IN PURCHASE POLICY

All new patient paperwork must be completed, and a patient chart entered into our secure and HIPAA compliant EMR and practice management system before a transaction or purchase can be made. This may also require associated consent forms signed and reviewed by an OnSpot Dermatology provider. No exceptions will be made.

ONLINE STORE PURCHASES

All policies and criteria outlined in this agreement are applicable to any online store purchases made through OnSpot Dermatology.

TREATMENT OUTCOMES

At OnSpot Dermatology locations we take great efforts to be honest in all of the interactions with you as our valued patient. Aesthetics is not an exact science, and patient outcomes vary from patient to patient, and results are based solely on your individual response to the treatment(s). As it is not possible to predict or guarantee results, any payments made are for treatment performed not for specific results desired.

Consent: My consent for the procedure(s) is strictly voluntary. My signature on this form authorizes OnSpot Dermatology to perform the procedure(s). I have read this information consent form and certify that I understand the content in full. My signature indicates that I am consenting to receive treatment and had the opportunity to ask questions about the procedure(s) and associated risk(s). I have been advised of the risks involved in such treatment(s) and alternative treatment(s), including no treatment at all. I recognize that the practice of medicine is not an exact science and acknowledge that no guarantees or assurance have been made to me concerning the results of such procedure(s). I certify that I am a competent adult of at least 18 years of age and I'm not under the influence of alcohol or drugs. I understand the financial policy outlined in this form associated with elected cosmetic treatments and I agree to abide by the policy outlined and explained in detail above.

Printed Name & Signature: _____

Physician Printed Name & Signature: _____

Treating Provider Printed Name & Signature: _____

Witness Printed Name & Signature: _____