

Welcome to Harmony Animal Hospital!

Thank you for selecting us as your veterinary care provider! We know you have many choices available to you, and we want you to know that we don't take your decision lightly. As a new client, we would like for you to come to expect nothing but outstanding service from all of us here at *Harmony Animal Hospital*.

In order for any business to provide consistently great service, commitments must be made to employing exceptional staff, using cutting-edge medical equipment, and having a location convenient to our clients. At *Harmony Animal Hospital*, these investments are funded by charges paid by our clients for veterinary products and services. In order to ensure that we can continue to provide service that will exceed your expectations, we wish to make you aware of our payment & appointment policy as tactfully, respectfully, & concisely as we can. For your information, our *Payment & Appointment Policy* is outlined below. If you have any questions whatsoever, please feel free to ask to speak with me.

Welcome, and thank you for your confidence in caring for your furry loved ones!

-Jason Lenhardt, Practice Manager

PAYMENT & APPOINTMENT POLICY

Promise to Pay. We offer several payment options to make it as easy & manageable as possible for our clients to pay for the cost of optimal veterinary care. You promise to pay in full all amounts owed on your account at the time of your appointment and/or at the time of your pet's discharge and to provide all necessary information to confirm your identity (if not paying with cash). **We cannot hold checks or mail an invoice for later payment.**

Returned Payment Fee. If any check, credit/debit card, or other payment that you have made on your account is returned unpaid, you agree to be charged a *Returned Payment Fee*, which is currently \$25.00 and will be adjusted as law permits.

Payment Plans. If you need assistance in paying for services, we offer payment plans through a company named *CareCredit*® (subject to credit approval). If you're interested in learning more or to apply, please ask us for more details.

Pet Insurance. If you own pet insurance, please understand that all claims for reimbursement, coverage questions, & other pet insurance business must be directed to your pet insurance provider. Full payment to us for products & services is expected at the time of your pet's appointment/discharge. We are happy to provide you any information you need in submitting a claim for reimbursement.

Collection Costs. If we do not receive payment under the terms of this *Payment & Appointment Policy* and we refer your account to a collection agency or an attorney for collection, you understand that we may charge to your account our collection costs, including court costs and attorney's fees, late charges, and finance charges, to the extent not prohibited by applicable law.

Appointment Cancellation or Rescheduling. As a courtesy to us & other clients, please understand that we require 24 hours notice of appointment cancellation or rescheduling. Repeated failure to do so may result in a \$50 fee to your account in order to offset expenses that we incur whether or not you show-up for your appointment (i.e.; staff payroll, utilities, etc.).

Arriving Late for Appointment. In order to maintain our appointment schedule and not keep other clients waiting, we ask for your understanding that clients arriving after their scheduled appointment time will be asked to reschedule. We are unable to provide timely service if our clients do not arrive on time. In fact, it is ideal if you arrive 10 minutes early.

No Waiver by Us. We may waive our right to strictly adhere to this policy or charge a fee to your account without waiving any other right we have under this *Payment Policy*, including our right to charge that same fee at any other time.

Additional Policy Information. For some treatments or hospitalized care, a deposit may be required. Healthcare plans requiring comprehensive care of \$1,000 or more will require a 50% deposit to begin your pet's treatment.

How do you plan to pay for services and/or products today?

- Cash ____.
- Check ____ . PLEASE ALLOW US TO WRITE YOUR DRIVER'S LICENSE NUMBER & HOME ADDRESS ON YOUR CHECK.
- Credit/Debit Card ____ . Visa®, Mastercard®, & Discover® accepted. PLEASE PROVIDE PHOTO ID FOR VERIFICATION PURPOSES.
- *CareCredit*® Payment Plan ____ . PLEASE PROVIDE PHOTO ID FOR VERIFICATION PURPOSES.

Sorry for the inconvenience, but due to the threat of identity theft, we cannot keep any payment information on file.

I AGREE TO THE ABOVE TERMS & CONDITIONS AND UNDERSTAND THAT FULL PAYMENT FOR VETERINARY PRODUCTS & SERVICES IS DUE AT THE TIME OF MY PET'S APPOINTMENT OR DISCHARGE.

Account Holder's Signature

Print Name

Date

New Client Information

Welcome to Harmony Animal Hospital! Please tell us about yourself and your pets.

CLIENT INFORMATION

Name: _____

Additional Family Members to be listed on your account: _____

Address: _____ City: _____ State: _____ Zip: _____

Home Phone: (____) _____ Work Phone: (____) _____

Cell Phone: (____) _____ Email address: _____

How did you find us? _____

Do you currently have pet insurance? Yes No

Have you read any client reviews of their experience here? Yes No Where? _____

May we share any reviews you wish to write on our website or in printed materials? Yes No

May we use images of your pet on our website, other internet sites, or on printed materials? Yes No

[We invite you to visit us on Facebook & visit our website for information, news, and to read client reviews!](#)

PET #1 INFORMATION

Name: _____ Species: Cat Dog

Breed: _____ Age: _____

Color: _____ Birth date: _____

Sex: Male Female Spay/Neutered: Yes No

Known Allergies or ongoing Health concerns: _____

Current Medications: _____

PET #2 INFORMATION

Name: _____ Species: Cat Dog

Breed: _____ Age: _____

Color: _____ Birth date: _____

Sex: Male Female Spay/Neutered: Yes No

Known Allergies or ongoing Health concerns: _____

Current Medications: _____

Considering Pet Insurance?

We are frequently asked about purchasing pet insurance and whether it's a good idea. Ultimately, the answer is not the same for everyone and will depend on what you want pet insurance to do for you.

Please realize is that pet insurance is not a way to save money on the regular & expected costs of owning a pet. Just as buying car insurance is not a way to "save money" on regular automobile expenses such as tune-ups & oil changes, purchasing pet insurance will not reduce your ordinary pet care bills. While some pet insurance plans offer reimbursement of regular, anticipated expenses (such as wellness visits & vaccines), expect to pay higher monthly premiums as a result.

So, if pet insurance isn't a way to save money, how does it help you? The answer is simple: Because pets have accelerated life spans as compared to humans (aging from infancy to senior status in 7 years), a lifetime of medical issues can be condensed into a few short years. Pet insurance allows you to plan for this. When the time comes to care for your pet's unexpected illness or injury (and pay the associated unforeseen expenses), you are able to focus on your pet's needs without having to dip into your savings. Likewise, you won't have to make the most difficult of decisions: treatment versus non-treatment, based on your ability to pay.

With that in mind, here are some guidelines to see if pet insurance makes sense for you:

We recommend pet insurance if:	Pet insurance may <u>not</u> be useful if:
You treat your pet like a member of the family and wish to do everything possible in the event of illness or injury.	While you wish for the well-being of your pet, you would not pay for any treatment beyond wellness care in the event of injury or illness.
Your breed of pet is known to have a high likelihood of developing genetic problems.	Your pet has had medical problems in the past and you are worried about recurrence.
You become anxious thinking about unexpected veterinary bills.	You are hoping that pet insurance will reduce your overall pet costs.
Even if you have substantial savings, you think it might be hard for you to spend it when your pet is sick or injured.	You have a fair amount of savings and you are willing to spend it on the care of your pet.
You think that you might be tempted to take shortcuts on your pet's healthcare due to financial reasons.	You know that personal finances will not play a role in the determining your pet's healthcare.
You are mainly interested in pet insurance to cover unexpected expenses due to illness or injury.	You are mainly interested in pet insurance to cover expected wellness & routine expenses.
You have a healthy pet now, but are concerned about problems that might arise later.	Your pet already has a problem or you suspect one.

Frequently Asked Questions:

Q: How much does it cost?

A: Although prices depend on various factors such as pet age and breed, expect to pay between \$30-\$40 per month. Various deductibles are available that may influence the monthly premium as well.

Q: How does it work?

A: All pet insurance works on a reimbursement basis. You will pay for service upfront, and your pet insurer will reimburse you directly. Reimbursement time varies from company to company, but expect to wait approximately two weeks.

Q: What is covered?

A: All insurances will cover unexpected events (illnesses, injuries, diagnostics, medicines, hospitalization, etc). Some plans can also rebate a portion of your yearly wellness expenses but you may pay higher premiums as a result.

Q: My pet already has a problem or I suspect a problem. Can I get pet insurance?

A: Not for the health problem your pet already has, as it is preexisting. Pet insurance would cover future unrelated issues.

Q: If my pet has had a problem in the past, will pet insurance cover it if it happens again?

A: Probably not. If you are concerned about a problem coming back, chances are that your pet insurance company is, too.

Q: I have a healthy puppy; do I really need pet insurance?

A: If you ever see yourself buying pet insurance, it is better to do so when your pet is young rather than waiting until he or she gets older. Additionally, certain hereditary and congenital defects can become evident while pets are still young, so insuring them prior to those issues becoming known will ensure your coverage will be in effect when you will need it the most.

What to Consider Before You Purchase Pet Insurance

If you choose to purchase pet insurance, be sure you understand and are comfortable with how your chosen pet insurance company handles these issues:

- Coverage for hereditary and congenital conditions.
- Does the company pay "Actual fees" or do they pay according to a "fee schedule"? If they pay according to a "fee schedule", are the reimbursement amounts realistic for the area you live in?
- What happens when you file claims? Do your rates increase? Will those conditions be excluded from future coverage?
- What will prices for pet insurance be like if you decide to purchase it when your pet is significantly older?
- What wellness procedures are covered and what is the additional cost to have them covered?

Regardless of what you decide, pet insurance is a viable option for many people and is something worth considering. With so much uncertainty these days, it might be worthwhile to have peace of mind in knowing that you may be better financially prepared to deal with an unexpected illness or injury. If you have further questions, please feel free to ask one of us here for more information – we'd be happy to answer your questions or direct to resources that can also do so.

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