Patient Lay-Away Program Agreement (Option 2)

For: Surgical Fees, Anesthesia, and Facility Costs

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1. Purpose

This Lay-Away Program allows patients to pre-pay for an elective surgical procedure by making scheduled payments over time before the procedure is performed. The funds collected may be applied toward the **surgeon's fee, anesthesia fee, and facility fee** for the chosen procedure.

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2. Eligibility

- Patient must be at least 18 years old.
- Valid government-issued photo identification is required.
- A signed surgical consent and scheduling form must be on file before a surgery date is confirmed.

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3. Deposit and Administrative Fee

- **Deposit:** 15 % of the total estimated procedure cost is required to open a Lay-Away account.
- **Administrative Fee:** A flat **$**_100_ **non-refundable administrative fee** will be charged at enrollment to cover account setup and administrative costs.
- The **deposit amount is refundable** under the terms below, but the administrative fee is **not refundable** under any circumstance.

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4. Payment Terms

- Available terms: **3, 6, or 12 months**.
- **Monthly payments only** (no weekly or biweekly options).
- Equal monthly installments will be automatically drafted or manually paid on or before the due date listed in the payment schedule.
- **No interest** is charged to the patient.
- **No late fees** apply; however, missing two (2) consecutive monthly payments will automatically cancel the Lay-Away arrangement (see Section 7).

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5. Account Handling and Interest

All lay-away funds will be held in the clinic's designated **high-yield savings account**.

- The clinic retains ownership of any interest or earnings generated by that account.
- The patient has **no claim or entitlement** to any interest accrued on the funds.

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6. Scheduling and Completion of Payment

- A surgery date may be tentatively reserved once 50 % of the estimated total has been paid.
- The procedure will be **officially scheduled and confirmed only when the entire balance is paid in full**.
- Payment in full must be received **no later than 30 days before** the planned procedure date.

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7. Cancellation and Default

- **Patient Cancellation (more than 30 days before surgery):** All payments, including deposit, will be refunded **less** the **non-refundable administrative fee**.
- **Patient Cancellation (within 30 days of surgery):** An **inventory fee** equal to the actual cost of implants, materials, or patient-specific supplies already ordered will be deducted from the refund. Supporting documentation of these costs will be provided upon request.
- **Missed Payments / Default:** If the patient misses two (2) consecutive monthly payments, the clinic may cancel the lay-away plan, refund all funds **minus** the administrative fee and any non-returnable inventory cost incurred.

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8. Clinic Cancellation

If the clinic must cancel the procedure for reasons unrelated to the patient's actions or payment status, **all funds—including the deposit and administrative fee—will be refunded in full.**