

Cascade Veterinary Clinic Financial Policy

The reality that monetary considerations are an integral component of veterinary medicine makes it necessary to discuss with you, our clients, the financial policies we have put in place.

We strive to provide the best medical and surgical care that we can for your pets. That means hiring quality employees, providing for continuing education to keep on top of veterinary advances, and purchasing necessary equipment and medications. This high standard of care can be costly, so we offer the following as our financial policy:

All routine procedures must be paid, in full, at the time that the services are rendered. This would include, but is not limited to:

- All exam fees – Wellness, Brief, etc.
- Vaccinations
- Boarding
- Grooming services
- Prescriptions and Pet Foods
- Over-the-counter Products
- Specialists fees
- Second opinions
- Diagnostics-Lab work & x-ray
- Technician Appointments
- Elective Surgery- Spays, Neuters, Declaws, Dentals, etc.

We will review a cost estimate with you in advance of all surgical procedures, or non-routine work-ups. We want you to feel comfortable discussing your financial responsibilities with us so we can help you maximize the health of your pet while staying in line with what you can afford.

Options for payment include: Cash, Personal Check with proper identification, Bank Card-MasterCard or Visa. There is also a veterinary health care card called CARE CREDIT that may be applied for on-line at www.carecredit.com or with one of our receptionists.

In the Event of an Emergency

1. Payment is expected at the time of service.
2. Any bills over 30 days will be considered delinquent. A bill over 60 days will terminate any credit privileges by that client indefinitely.
3. Declaration of bankruptcy, collection accounts and subsequent default of any portion of a bill will terminate availability of services with this office.
4. Emergency cases for clients with delinquent accounts will be taken only after arrangements for payment **IN FULL** are made.
5. Non-emergency services/treatments will be done **AFTER** delinquent account is paid in full.

Credit Exception Policy

As stated prior, our policy is payment in full at the time services are rendered. We want your pet to receive the care it needs and do realize that unexpected illnesses, emergencies, or surgeries may result in fees in excess of one's financial abilities. In these situations, we are willing to extend credit to clients under the following terms:

1. A credit application must be completed with your social security number, signed and approved, and a drivers license copy.
2. A deposit of 50% of the expected bill must be paid at the time of your pet's release with the balance to be paid in two equal monthly installments.
3. Only the agreed upon services and products will be billed. Any routine services or products (such as vaccinations) must be paid in full at the time they are rendered.
4. If billing has been approved, the account will be assessed a monthly fee of \$5.00 or 1 ½% per month, whichever is greater.

Pet Insurance

As a pet owner, you may want to consider investing in pet insurance:

- ASPCA's Pet Health insurance – 5 pet insurance plans with increasing layers of protection, it's easy to find one that fits your needs. Visit their website <http://www.aspcainsurance.com/>
- **VPI Insurance**-Available for cats, dogs, avian, and exotics. For more information visit their website <http://www.petinsurance.com/>

