

To offer SmartHealth PayCard through your practice, contact
833.Pay.Smart (833.729.7627) info@smarthealthpaycard.com



Offer your clients a new way to pay for veterinary services.



The **SmartHealth PayCard™ Mastercard®** credit card is designed for healthcare expenses for people and pets. It can be used for the cardholder's family health needs* and veterinary services.

*see reverse for details

Key Benefits for Your Veterinary Practice

Improve Cashflow:

Get **paid immediately in full** at time of service. No payment plans or term loans.

No Penalties:

No fees to participate, and you are never responsible for client defaults.

Cost Savings:

Reduce collections costs typically incurred by staff or third parties.

Immediate Use:

There's **no setup** if you already accept Mastercard. Express approval enables clients to make payments same-day.

Improve the Visit Experience:

Ease of payment makes visits and decisions **less stressful** for your clients.

The SmartHealth PayCard can be used to purchase any product or service available through your veterinary practice.



SmartHealth PayCard was designed with the whole family in mind.

In addition to paying for veterinary services, cardholders can use their revolving credit line for healthcare for human family members, too. The annual fee of \$120 empowers your clients with a financial safety net for daily health needs and emergency care, plus unique healthcare benefits they wouldn't expect at no additional cost.

Example Healthcare Services

Ambulance + Chiropractic + Cosmetic + Surgery + Debt, Marriage & Individual Counseling + Dental & Orthodontics + Dermatology + Durable Medical Equipment & Supplies + Hearing & Hearing Aids + Hospital Care + Insurance Premiums + Laboratory + Nursing & Personal Care Facilities + Ophthalmology, Optometry + Eyeglasses + Orthopedic Goods & Artificial Limbs + Osteopathy + Pharmacy + Radiology + Physicians + Podiatry + Veterinary Services



Key Benefits for Cardholders

- ❑ **Immediately Available Funds:** Once approved, cardholders receive a healthcare credit line **up to \$30,000**, depending on the applicant's creditworthiness. The APR is never more than 18%.
- ❑ **Freedom of Choice:** No restrictive networks. Choose any provider, facility, or veterinarian. Use at any health care practitioner where Mastercard is accepted.
- ❑ **Your Everyday Card:** Pay for veterinary services, health insurance premiums, high deductibles, copays, preventative care, emergencies, dental, mental health, vision, and more.
- ❑ **Prescription Savings Program:** With SmartHealth Rx™, save **up to 85%** on the retail cost of medications at pharmacies nationwide.*
- ❑ **Accident Medical Expense Benefits**:** **Up to \$5,000** to help cover costs associated with primary surgeon, assistant surgeon, surgical facility, ambulance, ER visit, and hospital daily room and board. Benefits are paid to the cardholder.
- ❑ **\$5,000 Accidental Death Benefit**:** Helps family members pay for expenses related to household management and medical expenses.

* The prescription savings program is not insurance. It can be used for your pets' prescriptions, if the medication is also available for human consumption.

** These additional coverages are not health insurance for people, and do not apply to animals. These benefits are a fixed indemnity reimbursement plan:

Accident Medical Expense Benefits
Annual Maximum for all Accident Medical Expenses: \$5,000
Maximum number of occurrences per Policy Year: 3
Age-based reductions at age 65 or more: 15% of principal sum

Accidental Death Benefit
Principal Sum: \$5,000
Time period for loss is 90 days
By applying for and receiving the SmartHealth PayCard, the cardholder becomes a member of Financial Solutions Association (FSA).
Insurance Underwritten by an A-rated Insurance Carrier.
See website for complete terms and conditions.



A Financial Cure for Healthcare™

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