

Payments and Billing

Payment for Services:

- ☉ Payment is expected at the time of service. This includes any copays and balances resulting from deductibles and coinsurance. All copays and balances will be collected at check-in. This policy is determined by your insurance plan and can be found in your plan description.
- ☉ Normandy Optical will submit claims to your vision plan or medical insurance company for the services provided. Any charges not paid by your insurance company are your responsibility. We are happy to assist you in any way we can. However, you are ultimately responsible for timely payment of your account.

Self-pay:

- ☉ Payment in full is due from self-pay patients at the time of service, unless prior arrangements have been made with the billing department. We accept cash, check, Care Credit, Visa, MasterCard, and Discover (credit card payments may be made via telephone at no additional charge).
- ☉ A service fee of \$25.00 will be assessed for all check returned for insufficient funds.

Statements and Overdue Payments:

- ☉ Account statements will be sent on a monthly basis for accounts that have a balance owed. Balances are due upon receipt of monthly statement. It is your responsibility to provide Normandy Optical with your correct address and phone number. If a statement is returned due to an invalid address, your account may be sent to an outside collection agency.
- ☉ If your account remains unpaid 120 days after the date of service and you have not made arrangements with our billing department, we will consider your account as past due. Accounts over 120 days past due will be considered delinquent and will be referred to our collection agency. Any fees associated with the collection agency will be added to your balance.

Payment plan options:

- ☉ When appropriate and at Normandy Optical's discretion, we will offer monthly payments plan options to help manage your healthcare costs. Payments are due on or before the agreed upon date. If payments are late or missed your account may be sent to an outside collection agency. Failure to follow any or all of the payment plan requirements will render the agreement null and void. Some services may be denied on accounts with high balances until the account is released by the billing department.

Refraction Fee:

- ☉ A refraction is when the doctor determines your eyeglass prescription. Refractions are not covered by medical insurance such as Medicare or Blue Cross Blue Shield. This fee is required to be paid the day of your exam and this is a separate fee from your standard medical copay.

Vision Plans and Medical Insurance

Insurance Coverage:

- ☉ It is your responsibility to provide accurate insurance information to Normandy Optical at the time of service. Your insurance plan requires that you present your insurance identification card(s) and proof of identification at your visit to ensure correct billing eligibility information. If your vision plan does not have a card, we will need a copy of your medical insurance card because the vision plan is a rider on your medical insurance. If you do not provide proof of insurance, Normandy Optical reserves the right to cancel your appointment or you may pay in full for your visit.
- ☉ Normandy Optical will create and submit claims on your behalf. However, we reserve the right to refuse insurance we do not participate with and collect payment in full from you.

It is your responsibility to verify benefits under your plan. You will be responsible for all non-covered services considered to be over "usual and customary."

Vision Benefits:

- ☉ If you are using vision benefits at your visit, Normandy Optical will do its best to provide you with an estimated patient responsibility given the information we are provided by your vision plan. Normandy Optical does try to get this correct, but some plans might change which will cause patient responsibility to change.

Coordination of benefits:

- ☉ Normandy Optical reserves the right to coordinate the benefits between your medical insurance and vision plan based on the doctor's recommendations. Instances where medical insurances and vision plans will coordinate benefits are when the patient has any medical diagnosis in addition to their visual diagnosis. For more information on this, please ask one of our associates.

Referrals:

- ☉ Some insurance plans require that a member receive a referral from their primary care physician prior to seeing a doctor at Normandy Optical. If a referral is not obtained prior to the visit, Normandy Optical reserves the right to reschedule your appointment. Alternatively, you can pay 50% of the billed amount for the services as a self pay patient. If a referral is received after the appointment with Normandy Optical, we will bill for the services and after we receive payment from the insurance Normandy Optical will refund the patient.

Medicaid Recipients:

- ☉ It is your responsibility to notify Normandy Optical of any other medical insurance or vision plan prior to your appointment. The state guideline requires us to bill the other insurance as your primary insurance then to your medicaid plan. If the state portal shows you have other active coverage and you do not provide this information, Normandy Optical reserves the right to cancel your appointment. If there is another insurance and the claim is rejected because you have not provided the appropriate information, you will be responsible for the full cost of the visit.

Office Policies

Appointments:

- ☹ The time set aside to see and treat you is valuable. If you are unable to keep an appointment, please notify us 24 hours in advance. If your appointment is made the same day and you are unable to keep that appointment, please give us a two-hour advance notice.
- ☹ Missed appointments are costly to us, you, and other patients who could have used the time that was set aside for you. At Normandy Optical, we value your time and make every effort to minimize wait time. In the event of an emergency, you will be notified if there is a change in appointment time or a change in the provider you are scheduled with.
- ☹ If you are late for an appointment, we will make every effort to see you. However, Normandy Optical reserves the right to reschedule your appointment to another provider, time or date. It is important to respect the time of all our patients.
- ☹ If you no-show, reschedule, or cancel two appointments consecutively, Normandy Optical will not schedule you in advance for another appointment. You may, however, call the day of to see if there is an opening.

Glasses Orders:

- ☹ Eyeglass lenses are medical devices are custom made with the prescription from the doctor and measurements taken by an optician, therefore once the lab has started manufacturing your order or the job is complete, we are not able to return or refund the order.
- ☹ If you purchased glasses with your vision plan and Normandy Optical makes an exception to return your glasses, your benefits cannot be reinstated. Many vision plans require Normandy Optical to use their company's lab to make your glasses. If you return your glasses, any fees that are associated with your vision plan's lab will be subtracted from the refund.
- ☹ If you choose Normandy Optical to make your eyewear from an outside prescription and you are having difficulty with the prescription in the glasses, Normandy Optical will allow a one time remake

with a new prescription from the outside provider. After the remake, the sale will be final, and no refunds or additional remakes will be given.

- ∞ Normandy Optical requires at least 50% down, to start a glasses order.
- ∞ If you order glasses from Normandy Optical, you have six (6) months to come in and pay them off and pick them up or they will be donated. If you do not have a balance on your order, you have twelve (12) months to pick them up. If you do not, they will be donated to The Lions Club.

Contact Lens Fitting and Orders:

- ∞ All contact lens prescriptions require a contact lens fitting. The contact lens fitting is the non-refundable part of the eye exam. If you are having problems with your contacts, the doctor is fitting you in contacts for the first time, or a new type of contact, you have 90 days to return for a contact lens check at no charge. Past 90 days may require a new contact lens fit.
- ∞ All contact lens orders are subject to the sales tax imposed by the State of Michigan. If part of your benefits are contacts provided by your vision plan those are subject to sales tax due to the Michigan Sales and Use Tax of 2004. No exceptions will be given.
- ∞ If you need to return contacts, Normandy Optical will be able to return any unopened boxes of soft contacts within 90 days of purchase if the box is unopened and in good condition to send back to the manufacturer. There are no fees for returning soft contacts.

Patient's own frame:

- ∞ There are a few instances where Normandy Optical may require you to sign a frame waiver:
 - ∞ If you are ordering new lenses and you want to use your own frame, Normandy Optical will have you sign a waiver. If it is damaged by the lab, we are not responsible for replacing it.
 - ∞ If you are coming in for an adjustment and the frame is old, worn, or damaged, Normandy Optical may have you sign a waiver. If the frame breaks during adjustment process Normandy Optical is not responsible.
 - ∞ If you have damaged your glasses and need them repaired, Normandy Optical will have you sign a waiver. If the frame breaks during the repair process Normandy Optical is not responsible.

Minors:

- ∞ Normandy Optical requires that a parent or guardian be present in the office for the minor's exam and to sign any paperwork unless previous arrangements have been made with the office.
- ∞ The person accompanying the minor to their appointment is responsible for any payments that are due for that visit.
- ∞ In a situation of divorced parents, the parent bringing the child into the office is considered the responsible party. Divorce decrees are between you, your ex-spouse and the courts. Normandy Optical has no authority and is not in a position to enforce compliance with the divorce decree.

Dismissal from Practice

- ∞ Normandy Optical reserves the right to dismiss patients from our practice for but not limited to: nonpayment, excessive missed appointments, inappropriate behavior, and/or failure to comply with our office policies. If you have an established history of nonpayment on your account, you may be dismissed.
- ∞ Prior to dismissal, Normandy Optical will issue a letter from our practice informing you of our intent to dismiss. For delinquent accounts, you will receive a letter of intent to dismiss unless full payment to your account has been made. Payment in full includes your current and past account balances in addition to any amounts that have been referred to an outside collection agency. If payment is not made, a dismissal letter will be issued.
- ∞ If a dismissal letter is issued, Normandy Optical will provide urgent care for thirty (30) days following the date of the letter to allow you time to find another health care provider for you. You will not be eligible to see any of the providers at Normandy Optical after the 30 days has expired.