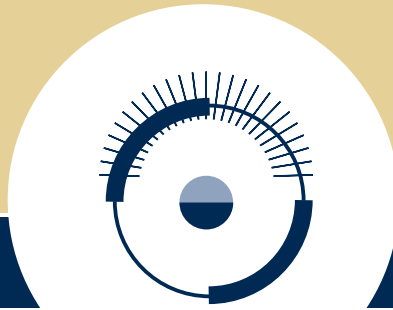


1815 State Street
Watertown, NY 13601
315.788.6070

7785 N. State Street
Lowville, NY 13367
315.376.5206

77 W. Barney Street
Gouverneur, NY 13642
315.287.3638

301 Ford Street
Ogdensburg, NY 13669
315.393.7171



CENTER FOR SIGHT
WATERTOWN EYE CENTER

FINANCIAL AGREEMENT

TOLL FREE: 877-454-EYES

Signature on File, Assignment of Benefits, Financial Agreement

Beneficiary Name (print): _____ Medicare # _____

MEDICARE: I request that payment of authorized Medicare benefits be made on my behalf to WATERTOWN EYE CENTER, for services furnished to me by WATERTOWN EYE CENTER. I authorize any holder of medical information about me to release to the Health Care Financing Administration and its agents any information needed to determine these benefits or the benefits payable for related services. I understand my signature requests that payment be made and authorizes release of medical information necessary to pay the claim. If other health insurance is indicated in Item 9 of the HCFA 1500 form or elsewhere on other approved claim forms, my signature authorizes releasing the information to the insurer or agency shown. WATERTOWN EYE CENTER accepts the charge determination of the Medicare carrier as the full charge, and I am responsible only for the deductible, coinsurance, and non-covered services. Coinsurance and deductible are based upon the charge determination of the Medicare carrier.

MEDIGAP: I understand that if a MediGap policy or other health insurance is indicated in Item 9 of the HCFA 1500 form or elsewhere on other approved claim forms, my signature authorizes release of the information to the insurer or agency shown. I request that payment of authorized secondary insurance benefits be made on my behalf to WATERTOWN EYE CENTER, if possible, or otherwise to me.

RELEASE OF INFORMATION: WATERTOWN EYE CENTER may disclose all or any part of my medical record and/financial ledger, including information regarding alcohol or drug abuse, psychiatric illness, communicable disease, or HIV, to any person or corporation (1) which is or may be liable or under contract to WATERTOWN EYE CENTER for reimbursement for services rendered, and (2) any health care provider for continued patient care. WATERTOWN EYE CENTER may also disclose on any anonymous basis any information concerning my case, which is necessary or appropriate for the advancement of medical science, medical education, medical research, for the collection of statistical data or pursuant to State and Federal law, statute, or regulations. A copy of this authorization may be used in place of the original.

OTHER INSURANCE: I understand that the WATERTOWN EYE CENTER maintains a list of health care service plans with which it contracts. A list of such plans is available from the business office and that the WATERTOWN EYE CENTER has no contract, expressed or implied, with any plan that does not appear on the list. The undersigned agrees that I am individually obligated to pay the full charges of all services rendered to me by the WATERTOWN EYE CENTER if I belong to a plan that does not appear on the above-mentioned list.

NON-COVERED SERVICES: I understand that WATERTOWN EYE CENTER contracts with health care service plans (i.e., HMO's, PPO's) state items and services which are "covered" by the health care service plans. Accordingly, the undersigned accepts full financial responsibility for all items or services, which are determined by the health care service plans not to be covered. Examples of non-covered services include, but are not limited to, services not specified as being covered in the patient's contract with a health care service plan or in the benefit summary the health care service plan furnished to the patient, and treatment or tests not authorized by the health care service plan. The undersigned agrees to cooperate with WATERTOWN EYE CENTER to obtain necessary health care service plan authorizations.

FINANCIAL AGREEMENT: I agree that in return for the services provided to the patient by WATERTOWN EYE CENTER, I will pay my account at the time service is rendered or will make financial arrangements satisfactory to WATERTOWN EYE CENTER for payment. If an account is sent to an attorney for collection, I agree to pay collection expenses and reasonable attorney's fees as established by the court and not by a jury in any court action. I understand and agree that if my account is delinquent, I may be charged interest at the legal rate. Any benefits of any type under any policy of insurance insuring the patient, or any other party liable to the patient, is hereby assigned to WATERTOWN EYE CENTER. If co-payments and/or deductibles are designated by my insurance company or health plan, I agree to pay them to WATERTOWN EYE CENTER. However, it is understood that the undersigned and/or the patient are primarily responsible for the payment of my bill.

BENEFICIARY SIGNATURE OR AUTHORIZED PARTY

DATE