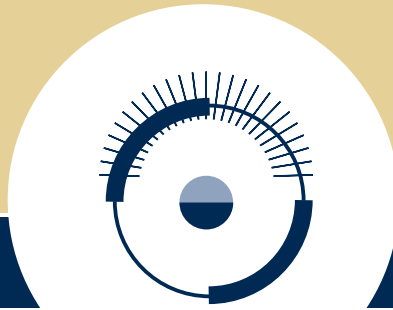


1815 State Street
Watertown, NY 13601
315.788.6070

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



FINANCIAL POLICY

TOLL FREE: 877-454-EYES

CENTER FOR SIGHT

WATERTOWN EYE CENTER

The physicians and staff at the Center for Sight / Watertown Eye Center are dedicated to ensuring that you experience the up most medical care available. If you have medical insurance or routine eye care coverage, our main objective is to provide you with the most professional care while helping you receive the maximum allowable benefits under your insurance plan. In order to achieve this, we must obtain your assistance in understanding our financial policy.

INSURANCE

Your insurance policy is a contract between yourself and the insurance company. The Center for Sight / Watertown Eye Center's relationship is with you and not the insurance company. On the same note, we extend a courtesy to our patients and file your claims for you; however, all charges are your responsibility from the date services are provided. As with the case of all contracts, you, the insured, are expected to know your policy and its regulations as agreed upon by you and your insurance company at the time of enrollment. This will include referrals, second opinions or prior authorization. Our experienced staff will gladly assist you with obtaining any pre-certification or prior authorization as needed. However, failure to provide accurate and up-to-date insurance information resulting in a denial and non-payment for services rendered will be the responsibility of the patient or the insured. Out of pocket expenses such as deductibles, coinsurance and/or co payments are to be paid at the time of service as stated in your contract with the insurance company. Failure to oblige by these terms is considered a violation of your contract.

In the event that your insurance company does not cover certain tests that our physicians would deem medically necessary in your care, you would be financially responsible for the cost of these tests.

The Center for Sight / Watertown Eye Center currently participates with the following insurances: American Progressive, APA Partners, Blue Cross/Blue Shield, CSEA, Davis Vision, Empire / United Healthcare, EyeCare America, EYEMED, First Health, GHI, Pomco, Medicare, MVP, Rmsco, St. Lawrence-Lewis, Statewide PPO's and Tricare.

The Center for Sight / Watertown Eye Center also offer low financing with Capital One for LASIK surgery.

SELF PAY

Payments for non-covered services are to be paid at the time of service unless prior arrangements have been made with our billing department. This would include refractions, which most insurance companies DO NOT cover, LASIK, or any other non-medical, cosmetic procedure. The Center for Sight / Watertown Eye Center gladly accept cash, checks, Visa and MasterCard. There is a \$25.00 returned check service charge.

I have read and fully understand and acknowledge the financial policy of the Center for Sight / Watertown Eye Center. I acknowledge and agree to pay for any services and tests that are not covered by my insurance plan.

PATIENT'S SIGNATURE / GUARANTOR'S SIGNATURE

DATE

PATIENT'S SIGNATURE / GUARANTOR'S SIGNATURE

DATE