



Veterinary Hospital & Specialist Centre

# **PAYMENT OPTIONS**

## **Costs & Payment Options**

Thank you for choosing St Helier Veterinary Hospital and Specialist Centre for your pet's treatment. We understand that this time is very stressful for you and that your visit may have come at an unexpected time. Please take a few minutes to understand the various options that are available to you in respect of costs and the payments thereof.

## **Financial Responsibility**

You will be asked to sign a consent form for the treatment of your pet. This form contains a clause specifying that you are responsible for any of our fees and costs of your pet's treatment. If you are insured, please understand that you remain responsible for settling those costs directly with us and that you will need to submit a claim to your insurance provider. In signing this consent form you will agree to these terms and accept the liability.

## **Costs & Estimates**

All queries relating to the costs of your pet's treatment should be discussed with the clinician at the initial consultation. If your pet needs to be admitted, an estimate of your pet's treatment will be prepared and the costs specified on the hospital admission form that you will be asked to sign. Please appreciate that any estimates given to you by the clinician are estimates only and the cost of treatment can change depending on what extra medication or treatment your pet may need. Our clinicians work with your pet's best interest at heart at all times and will endeavour to keep you up to date on any variations to the estimate prepared.

## **PAYMENTS**

### **Consultations**

Consultation and "out-patient" fees are payable on presentation.

### **Hospital Admittances & Surgery**

You will be asked to pay a deposit of 80% of the estimated costs on the admission of your pet to our Hospital; the balance will be due on collection.

### **Invoices**

Your main invoice will may include the first check-up, follow up x-rays or tests that will be required. Please note, however, that if your pet requires any further check-ups or treatment this will be invoiced separately. Should you be advised that your pet requires Rehabilitation e.g. Hydrotherapy, Physiotherapy, these treatments are all charged for separately, and are not always covered by Pet Insurance Policies. You will therefore need to check with your insurance provider whether you are able to claim.

## **Payment methods**

While we do accept cash and most credit cards we are unfortunately unable to accept cheques. If you would prefer to do an electronic funds transfer our receptionists can provide you with our banking details and the reference number that you will need to use. Please understand that we will need to be provided with proof of payment prior to commencing with any surgery or the discharge of your pet from our Hospital. Internet facilities are available at the Practice should you wish to make use of them.

## **Insured Patients**

If you have adequate insurance cover you will be able to submit a claim from your insurance provider. We are regrettably not able to claim directly on your behalf and in most instances you will be required to settle our account yourself and submit a claim with your insurance provider thereafter.

The following suggestions will assist you with this process.

- Take the time to understand the extent to which you pet is covered by your insurance policy. Considerations include the quantum of cover that is permissible and any exclusions that may be relevant.
- In the event that your pet requires surgery or hospital admission, we suggest that you contact your insurance provider and ensure that the proposed treatment is covered. We are happy to provide you with a copy of the estimate of costs in this regard and the patient chart reflecting the diagnosis and treatment plan.
- Try to bring a claim form with you when you collect your pet. Our staff can assist you with completing the necessary details and ask one of our Veterinarians to sign it for you.
- If your pet requires surgery that can wait a few days and you are not in a position to make payment yourself, it is often possible to submit a claim before-hand and ask your insurance provider to attend to the deposit that is required directly. Chat to our Receptionists for more information in this regard.

## **Financial Assistance**

If you do not have insurance, or your policy does not cover the full cost of the treatment of your pet, and you are not able to meet the costs in one payment, we may be able to help you spread your payments through the service of a third party payment plan provider, subject to you meeting their credit requirements. This service is only available if requested in good time before treatment takes place.

If you have any questions or queries relating to payments please call us on  
**(031) 765 6492**