## Payment Policy No Stork, LLC

If you have insurance, you were quoted an *ESTIMATE* OF the total YOU WILL OWE. This estimate is based on information provided by you and/or your insurance company.

## THE AMOUNT QUOTED TO YOU MAY NOT BE THE FINAL AMOUNT YOU OWE OUT OF POCKET!!

If the total amount paid as of the day of your vasectomy (based on the estimate we gave you) ends up being an overpayment, No Stork, LLC will refund the balance. This is usually within 1 month of the date that your insurance company issues their "explanation of benefits".

If the amount you have paid, along with any payment from your insurance company, is not adequate to cover the amount owed to No Stork, LLC, then you will owe the balance immediately upon receiving a bill. This can happen if a deductible is applied, if there is a determination of non- coverage, or other reasons. You will need to pay No Stork, LLC even if you think your insurance company is wrong. If, through appeal, etc. you can get your insurance company to pay more to No Stork, LLC after you have already paid in full, then we will refund any overpayment amount to you.

## PROMPT PAYMENT IS EXPECTED EVEN IF IT IS SIGNIFICANTLY MORE THAN YOUR PRE-PROCEDURE ESTIMATE.

Failure to pay the balance, once insurance has paid or refused to pay, may result in your account being turned over for collection. This will substantially increase the amount you ultimately will have to pay.

You will pay the amount owed to No Stork, LLC based on your insurance company's "explanation of benefits" once it is issued. You will also agree to pay all reasonable attorney fees and any other costs associated with No Stork, LLC's attempts to collect any outstanding balance.