



WELCOME TO CAREPAYMENT

**Manage Your Medical Expenses
With 0.00% APR Financing**

Questions?

Contact the CarePayment Customer Care Team toll-free at 866.625.8532 or online at www.carepayment.com.

Si prefiere tener una versión de este folleto en español, por favor llame al 866.625.8532.

Or visit learn.carepayment.com/SCRMC.

Activate Your Account

- Review enclosed statement
- Make payment to CarePayment
- We accept payment in the mail, online, or over the phone

HELPING YOU MANAGE YOUR MEDICAL EXPENSES

South Central Regional Medical Center is committed to the health and wellbeing of our patients and we want to make sure you are able to receive the care you need, when you need it — without financial concerns standing in the way.

That's why we have partnered with CarePayment to make affordable financing available to patients who need help paying their medical bills over time.

Who is CarePayment?

CarePayment is a healthcare finance company that is committed to helping people manage their medical expenses, not a collection agency or credit card company. South Central Regional Medical Center has partnered with CarePayment to make a financing option available that allows you to pay off your balance in manageable monthly payments over an extended period of time — at 0.00% APR.

What are the key features of the CarePayment program?

- 0.00% APR that will remain the same as long as your CarePayment account remains open
- Low monthly payments of 4% of the highest total balance or \$25 per month, whichever is greater
- New approved charges can be added for patients who are current with payments, subject to program guidelines, at the same 0.00% APR for the life of the account
- Charges can be consolidated into a single monthly payment
- Families may be able to consolidate charges under a single account with one monthly payment
- No application and CarePayment accounts are available regardless of insurance coverage, credit history or employment
- No pre-payment penalties
- Several ways to pay: by mail, phone or online
- Friendly and helpful customer service

How Does the CarePayment Program Work?

The CarePayment program is voluntary and there is no application required to participate. Here is how CarePayment works: South Central Regional Medical Center has contracted with CarePayment to make this financing option available to you. Once you have activated your CarePayment account, you will make manageable monthly payments on the amount you owe without added interest. To activate your CarePayment account, simply make your first payment directly to CarePayment either by mail, phone, or online.

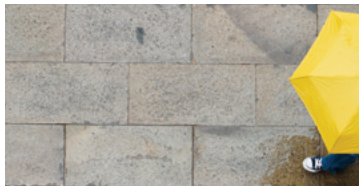
Am I Required to Participate in CarePayment?

Participation in the CarePayment program is voluntary. If you do not wish to take advantage of the CarePayment 0.00% APR line of credit you may contact a South Central Regional Medical Center patient account representative at 601.399.6103 regarding your balance due. If you have any questions about CarePayment please call 866.625.8532.



**SOUTH CENTRAL
REGIONAL MEDICAL CENTER**

**PO Box 607
Laurel, MS 39441
601.399.6103**



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Go paperless.

Less paper, more convenience.
Paperless delivery now available at
<http://member.carepayment.com>.



Go mobile.

Make payments any time, any
place, with any device at
<http://member.carepayment.com>.

Activating Your Account

In this kit you will find your first statement. Activating your account is as easy as making your first payment to CarePayment. And you can make payments in the way that works best for you: by mail, phone, online, or via automatic withdrawals from a checking account.

Manage Your Account Online

CarePayment makes it easy to securely manage your account online. To set up your online profile, change your contact preferences, make a payment, go paperless, or review your balance and transaction history, visit <http://member.carepayment.com>.

Is the 0.00% APR Just an Introductory Rate?

The 0.00% APR is not an introductory or promotional rate. You will receive 0.00% APR for as long as your account remains open. In the back of this kit is an account agreement and initial disclosure statement. CarePayment is required by law to provide this information and it will help you understand the terms and conditions of your CarePayment account.

Add New Charges to Your Account

Your CarePayment account helps you access care with South Central Regional Medical Center without letting financial concerns get in the way. The CarePayment account is a revolving line of credit, not a credit card. If your CarePayment account is in good standing, you may choose to add future approved charges at South Central Regional Medical Center to your account, with all charges consolidated into one easy-to-read monthly statement. You will receive the same 0.00% APR on new charges and additional time to pay off the new balance.

Visit <http://member.carepayment.com> for more information.

Notice About Your Personal Information

CarePayment accounts are issued by WebBank, an FDIC-insured state-chartered bank in Utah. We have included information that explains how WebBank will use your information. Neither CarePayment nor WebBank will sell or share your information with third parties for marketing purposes. Please note that we comply with industry best practices and HIPAA regulations to ensure your personal health information is protected.

Here is an example* of what your monthly payments might look like:

OPENING BALANCE	MINIMUM MONTHLY PAYMENT
\$500	\$25
\$1,000	\$40
\$2,500	\$100

* Payments are based on a payment term of <<Payment Term>> months.



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