

THOMAS A. GRUGLE, M.D.
GENERAL PSYCHIATRY

Hours, Appointments and Telephone Calls

Office hours are by appointment only. Regular office hours are Monday through Friday, 8:30 A.M. to 5:00 P.M. Services provided by request at a location other than the office (inpatient hospital, etc.) may carry an additional charge for travel by Dr. Grugle. The building is secured after 7:00 PM; an after hours access telephone is located in the rear of the building.

Your appointment time is reserved for you and you alone. Broken appointments or appointments canceled with less than 24 hours advance notice will be billed to the patient at the full fee for the session type, unless the time can be filled with another patient.

Telephone calls to Dr. Grugle are charged at the usual hourly rate. There is never a charge for scheduling requests or other matters that can be handled by the office staff. There is an additional charge for telephone calls or other services provided after 6 P.M. or on weekends or holidays.

Medication Refills

If medication is prescribed, a sufficient quantity is usually given to last until the next scheduled appointment. If a refill is needed before your next visit, **please call the pharmacy first** and let them contact this office for authorization by fax. Please allow at least two business days for a refill authorization. Refills will not be authorized for any patient not seen in the office within the past three months. Prescription refills requested after normal office hours will be charged at the usual hourly rate for telephone calls.

Payment Procedures

Full payment is required at the time of each visit unless prior arrangements are made. Insurance patients are required to make full payment of all copayments and deductibles at the time of service. Patients who pay in full, in cash, and have no outstanding balance on their account may be granted a 5% cash discount. Patients seen regularly may prefer to pay in advance and receive a 5% discount - please contact the office for more information. No discounts are given for uninsured or indigent patients.

If you have questions about your coverage, consult your employee handbook or call your insurance agent or benefits manager. Patients are provided itemized receipts for reimbursement by your insurance company. Complaints or inquiries about billing policies should be directed to Dr. Grugle.

Payment may be made by cash, check, MasterCard, American Express, Discover, or VISA. There is a \$25 fee on all returned checks. Statements are mailed monthly and are due upon receipt. A finance charge of 6% per year will be assessed to any overdue balance. A delinquency fee will be assessed on accounts which require additional collection action. Every effort will be made to inform you of all charges in advance. If you have any questions about the fees or any other financial concerns please discuss them with Dr. Grugle.

Authorization to Convert Your Check: If you provide us a check to make your payment, your check will be converted into an electronic fund transfer. "Electronic fund transfer" is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. By paying with a completed, signed check to us, you authorize us to copy your check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. Your check will be stamped "VOID-Electronically Processed". The check will be returned to you if hand-delivered. If the check is mailed, the check will be destroyed within 14 days. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours, which is faster than a check is normally processed. Therefore, make sure there are sufficient funds available in your checking account when you send us your check. If the electronic fund transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two times [and you may be subject to a \$25.00 returned check fee].

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. We will keep a copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a Federal law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.