

## **Frequently Asked Questions about The HELPcard®**

**How does it Work?** The HELPcard is a revolving credit account that can be used for medical and health related expenses. When used at Great Plains Laboratory Inc. the HELPcard provides 6 months deferred interest promotions on laboratory tests of \$700 or more performed by The Great Plains Laboratory Inc.

**How much can I finance?** Your credit limit is dependent upon your credit history and your income level. There is no pre-set amount.

**Is a down payment required to receive The HELPcard?** No, you may charge the full amount of your healthcare expense up to your approved and available credit limit.

**Is there a minimum charge to apply?** No, there is no charge to apply, however there is a \$700 minimum charge to be eligible for HELPcard's deferred interest financing through The Great Plains Laboratory Inc. If your application is approved, an Annual Fee of \$59 will be charged to your account. (Pay no Annual Fee if you elect to make payments via Electronic Funds Transfer (EFT) and enroll to receive electronic statements online.)

**What are the terms of the 6 months Deferred Interest Program?** The minimum charge is \$700, and no finance charge will be assessed if the charge is paid in full within 180 days from the date of the charge transaction. The minimum monthly payment must be received on time in each billing cycle. If your charge is not paid in full by the end of the 180-day promotional period, or if a delinquency charge is assessed to your account at any time, the promotional terms will be terminated and the applicable terms will apply going forward. Also, at that time, finance charges, calculated from the date the charge was posted to your account, will be added to your balance and will be due and payable. Both the Standard APR and the Default APR for non-promotional charges are variable rates and may change if the Prime Rate changes. As of September 21, 2009, the Standard **APR** was **25.99%** and the Default **APR** was **29.24%**.

**NOTE:** Special Promotions are offered through CIT Bank to qualified U.S. residents with approved credit. Creditworthiness is determined by the lender. Special Promotional purchases may not be honored if purchases exceed your existing credit limit or if you are delinquent on your HELPcard account. The offers of such Special Promotions are subject to change or cancellation without notice and are only available through authorized participating merchants. The HELPcard is issued by CIT Bank and serviced by HC Processing Center.

**Is there a minimum payment required each month?** A minimum payment of 3.25% of the highest balance or \$25, whichever is greater, is required each billing cycle.

**How will I know the amount I am responsible to pay?** Your monthly statement of account will show all transactions for the billing cycle as well as your *minimum payment amount*. If you wish to avoid paying interest, it will be your responsibility to monitor your account balance and take appropriate action to pay your charges in full before the end of the promotional period.

**When are payments due?** The payment time and due date are shown on each statement.

**Can I pay my account off early?** Yes, there is no pre-payment penalty.

**Does The HELPcard work for other medical expenses too?** Yes, you can use your HELPcard account for services such as medical equipment, office visits, and more, providing the other merchants accept The HELPcard. However, promotional terms may not be available through all merchants.

**How long can I finance my treatment?** The HELPcard is a revolving credit account. No set term is required.

**Can I use The HELPcard on an existing balance at The Great Plains Laboratory Inc?** Yes, you can. If approved, you can use The HELPcard for any outstanding balance. This includes the fees that insurance does not pay.

**Can I use The HELPcard for future tests performed by The Great Plains Laboratory Inc.?** Yes, you can use The HELPcard for future expenses, although you must meet the minimum charge amount to receive the deferred interest financing for each round of testing.

**How do I apply for the The HELPcard?** You will want to call The Great Plains Laboratory Inc. at 1-800-288-0383 and speak with the billing department. The representative will give you our merchant ID number and put you directly in touch with the HELPcard credit approval team.

**How long does it take for credit approval?** Credit decisions are communicated to The Great Plains Laboratory in as little as five minutes following the receipt of your credit application.

**How do I submit payment using The HELPcard?** Once you have been approved, The Great Plains Laboratory Inc. will send you a charge slip via e-mail that you will return with your specimen. You will need to fill-in the amount that you want to be charged on your HELPcard account, and then sign the charge slip. We recommend that you also retain a copy for your records.

**What if my application is rejected?** Adding a co-applicant may make a difference in the credit approval decision. If your application is declined, you may reapply if you have a co-applicant who agrees to sign and share responsibility for repayment of amounts you may charge.