

Bill Payment Options

In addition to using credit cards, checks and cash for payment of co-insurance, co-payments, and deductibles, University Surgery Center offers the option of third party financing through CareCredit payment plans.

CareCredit is a healthcare credit card which offers flexible monthly payment programs specifically designed to pay for healthcare expenses not covered by insurance. Although CareCredit offers a variety of options, our facility only offers the two plans described below.

Plan 1. A 6 month **no interest and no fee** plan for any amount greater than \$300. As long as the required monthly payments are made on time and the balance is paid in full by the end of the 6 month term, no interest will be charged. If not paid in full within 6 months, interest at APR 26.99% will be assessed from the purchase date and penalties may be applied.

Plan 2. Payment plans of 24, 36, 48 and 60 months for amounts of \$1,000 or more, but those plans carry a **14.90% APR** which is lower than average credit card. Penalties also apply in cases of late payment.

For additional details regarding CareCredit payment plans, please contact our Business office at 732-390-4300.