

## **STC Optometry Patient Policy Terms and Conditions**

### **Appointment Cancellation and No-Show Policy**

By scheduling an appointment with STC Optometry, the patient acknowledges and agrees to the following cancellation and no-show terms. STC Optometry requires a minimum of 24 hours' notice for the cancellation or rescheduling of any appointment in order to support timely access to care and reduce scheduling disruptions.

#### **Cancellation and No-Show Terms**

- Patients must provide at least 24 hours' advance notice to cancel or reschedule an appointment.
- A **\$50.00 cancellation fee** shall apply to appointments cancelled with less than 24 hours' notice and to missed appointments, including no-shows.
- For family bookings consisting of three or more consecutive appointments, STC Optometry reserves the right to require a valid credit card on file to secure the appointments. Such appointments must be confirmed no less than 48 hours in advance.
- Where a credit card is required to secure an appointment, the patient authorizes STC Optometry to charge the card on file for any applicable cancellation or no-show fee incurred under this policy.
- STC Optometry reserves the right, in its sole discretion, to waive or reduce a cancellation or no-show fee in cases involving documented emergencies or other exceptional circumstances.

#### **Late Arrival Policy**

By attending an appointment at STC Optometry, the patient acknowledges and agrees to the following late arrival terms. These terms are intended to support clinic efficiency and minimize disruption to scheduled patient care.

- **Arrivals Within 10 Minutes:** Patients who arrive within 10 minutes of their scheduled appointment time may still be seen, subject to provider availability and clinic workflow.
- **Arrivals More Than 10 Minutes Late:** Patients who arrive more than 10 minutes after their scheduled appointment time may be offered one of the following options:
  - **Rescheduling:** The appointment may be rescheduled to the next available business day or other next available appointment time.

- **Walk-In Availability:** The patient may wait to be seen during an available gap in the schedule or at the end of the applicable morning or afternoon session. Patients with scheduled on-time appointments will be given priority.

### **Professional Fees and Contact Lens Policies**

By obtaining services or purchasing products from STC Optometry, the patient acknowledges and agrees to the following terms governing professional fees, contact lens fittings, and contact lens materials.

#### **Professional Service Fees**

- **Professional Service Fees Are Non-Refundable:** All fees charged for comprehensive eye examinations, contact lens evaluations, insertion and removal training, and medical testing are final and non-refundable.
- **Professional Services Rendered:** Payment for professional services covers the clinical assessment, professional judgment, and time of the attending optometrist.
- **Prescription Re-Checks:** Patients experiencing visual adaptation concerns may request one complimentary prescription re-check within **30 days** of the original examination date.
- **New Symptoms or Concerns:** Any new visual complaint or medical concern presented after the original examination may be subject to a partial examination fee or other applicable professional fees.
- **Contact Lens Training Requirement:** Insertion and removal training is required for all new contact lens wearers before contact lenses are dispensed, where applicable.
- **Completion of Contact Lens Fitting:** Contact lens fittings must be completed within **30 days** of the initial fitting date. If the fitting is not completed within that period, the patient may be subject to additional examination or refitting fees.

#### **Contact Lens Materials**

- **Returns of Unopened Boxes:** Contact lens boxes may be returned for a refund or store credit within **30 days** of purchase, provided the boxes are completely unopened, undamaged, and free of any writing, labels, or markings.
- **Opened, Unsealed, or Custom-Ordered Lenses:** Opened boxes, unsealed vials, and custom-ordered or specialty contact lenses are final sale and are not eligible for return, refund, or exchange.
- **Additional Guidance:** Patients requiring further assistance regarding contact lens returns or exchanges should contact STC Optometry directly.

#### **Insurance Billing Policy**

## **Insurance Billing Terms**

By providing insurance information to STC Optometry, the patient acknowledges and agrees to the following insurance billing terms. STC Optometry may submit insurance claims on the patient's behalf where the patient's benefit plan permits third-party direct billing; however, direct billing is not guaranteed and remains subject to the rules, limitations, and approval requirements of the patient's insurer.

## **Direct Billing and Patient Responsibility Terms**

The following terms apply to all insurance claims submitted by or through STC Optometry:

- **Coverage Information:** The patient must provide a valid insurance card before services are rendered.
- **Verification of Benefits:** The patient remains responsible for confirming eligibility, coverage limits, frequency limits, and any exclusions applicable to services or products received.
- **Payment of Uninsured Amounts:** Any balance not covered by the insurer is due and payable by the patient at the time of service.
- **Denied or Unpaid Claims:** If a claim is denied, reduced, delayed, or otherwise unpaid by the insurer for any reason, the outstanding balance shall remain the sole responsibility of the patient.

## **Claims Requiring Patient Submission**

Where a patient's benefit plan does not permit direct billing, or where direct billing is otherwise unavailable, the following terms shall apply:

- **Payment at Time of Service:** The patient must pay the full amount owing at the time services are rendered.
- **Receipt for Submission:** STC Optometry will provide an itemized receipt for the patient's records and for submission to the insurer, where applicable.
- **Reimbursement by Insurer:** Any reimbursement issued by the insurer shall be made directly to the patient in accordance with the terms of the patient's benefit plan.

## **OHIP Eligibility**

By accessing insured services through STC Optometry, the patient acknowledges and agrees to the following OHIP eligibility and non-covered service terms. Coverage remains subject to applicable provincial requirements and patient eligibility at the time of service.

- **Valid OHIP Card:** Patients accessing OHIP-insured services must present a valid health card at the time of the appointment. Expired, invalid, or damaged health cards will not be accepted. Patients who choose to proceed without a valid health card may be responsible for applicable service fees.
- **Non-Covered Services:** Second opinions, examinations required for third-party purposes, including employment pre-screening, police applications, and pilot licensing, and the completion of forms such as MTO, employment, legal, or other third-party documentation are not insured by OHIP and are subject to a service fee at the discretion of the attending optometrist.

### **Patient Conduct and Zero-Tolerance Policy**

STC Optometry is committed to maintaining a safe, respectful, and professional environment for patients, staff, and providers. Verbal abuse will not be tolerated under any circumstances.

### **Policy Terms**

Any patient who engages in verbally abusive conduct toward clinic staff, optometrists, other patients, or visitors may be refused service and may be discharged from the practice at the sole discretion of STC Optometry.

### **Prohibited Conduct**

Prohibited verbal abuse includes, but is not limited to, the following conduct:

- Use of profanity, insults, or derogatory language;
- Yelling, screaming, or aggressive shouting;
- Verbal threats of physical harm, retaliation, or intimidation;
- Racial, sexual, or other discriminatory slurs; and
- Bullying, harassing, or otherwise intimidating speech.