



## Refund, Cancellation & Membership Policy

Effective Date: 1 January 2026

### 1. General Policy

Beacon Health operates as a direct-pay, private-pay medical practice. We do not bill insurance directly. Payment is required in advance of services or at the time of service unless otherwise agreed in writing. Fees reflect the physician's time, medical expertise, documentation, travel (if applicable), care coordination, and professional availability reserved specifically for each patient.

### 2. Prepaid Appointment Policy

All telehealth and home visit appointments require advance payment to confirm scheduling.

#### Home Visits (In-Person)

- Cancellations must be made at least 24 hours prior to the scheduled appointment time for a full refund or account credit.
- Cancellations made less than 24 hours prior may be subject to a cancellation fee of up to 50% of the visit fee.
- Same-day cancellations or no-shows may be charged up to the full visit fee.
- Travel fees are non-refundable once the physician has departed for the scheduled visit.

#### Telehealth Visits

- Cancellations must be made at least 12 hours prior to the scheduled appointment time for a full refund or account credit.
- Late cancellations or missed telehealth visits may be charged up to the full visit fee.
- Telehealth visits are non-refundable once the session has begun, even if technical issues occur after initiation.

If Beacon Health must cancel or reschedule an appointment, patients will be offered either a full refund or rescheduling option.

Completed medical services are non-refundable. Partial refunds are not issued for shortened visits or early termination once a visit has begun.

### 3. Standard Monthly Memberships

Standard memberships (Essential, Plus, Comprehensive):

- Require a minimum three (3) month commitment at enrollment.
- After the initial three-month term, memberships renew automatically on a monthly basis.
- Cancellation requires written notice via email or patient portal at least five (5) days prior to the next billing date.
- No partial month refunds are issued once a billing cycle has begun.
- Membership benefits remain active through the end of the paid billing period.

Membership access and service availability begin immediately upon payment.

### 4. Recurring Billing Authorization

By enrolling in any membership plan, the member authorizes Beacon Health to charge the payment method provided for:

- Initial enrollment fees
- Recurring membership renewals



- Applicable visit fees and add-on services

Billing continues according to the selected plan until cancelled in accordance with this policy.

### **5. Prepaid 3-Month and 6-Month Membership Plans**

Members may elect to prepay for 3 or 6 months at a discounted rate.

- Prepaid plans reserve access to services for the selected term.
- Prepaid discounts apply only if the full selected term is completed.

If a prepaid membership is cancelled before completion of the selected term:

- Membership fees will be recalculated at the standard (non-discounted) monthly rate for the period utilized.
- Any services provided at member-discounted rates will be recalculated at applicable non-member rates.
- The remaining unused balance, if any, will be refunded.
- Refunds are not issued for months already utilized.

### **6. Seasonal Membership Plans (Fixed-Term)**

Seasonal memberships (3-6 month plans):

- Are prepaid fixed-term service agreements.
- Reserve physician availability and access for the selected term.
- Are non-refundable once the term has begun.

If Beacon Health is unable to provide services due to provider unavailability, a prorated refund based on the unused portion of the term will be issued.

Seasonal plans are not eligible for partial-term refunds except as stated above.

### **7. Home Visit Credit & Member Benefits**

Membership benefits, including home visit credits and discounted rates:

- Are available only while membership is active.
- Have no cash value.
- Do not convert to refundable balances.
- Expire upon membership termination.
- Do not roll over unless explicitly stated.

If a prepaid membership is cancelled prior to completion of its term, any services provided at member-discounted rates or using membership credits will be recalculated at applicable non-member rates.

### **8. Insurance & Third-Party Reimbursement**

As a private-pay practice, Beacon Health does not bill insurance directly.

Patients are responsible for submitting any claims independently. Denied insurance reimbursement does not qualify for a refund.

### **9. Dispute Resolution**

Patients agree to contact Beacon Health directly to resolve billing concerns prior to initiating a chargeback or payment dispute with a financial institution.

Clear documentation of appointment scheduling, service delivery, membership terms, and billing authorization is maintained to ensure accurate and fair resolution of concerns.



## 10. Refund Processing

Approved refunds will be issued to the original method of payment. Processing timelines may vary depending on the issuing financial institution.