



# The BHG MORE MasterCard®

Your Patient Payment *Solution*

The BHG MORE MasterCard is a more affordable and rewarding way for patients to finance/pay for healthcare treatment, without exposing providers to potential recourse.

## **No Provider Fee or Discounted Services**

Providers process payment just like any standard MasterCard transaction, so the only cost is the standard MasterCard processing fee.

## **No Recourse**

Payment is collected upfront. No need to re-purchase bad debt if patients don't pay.

## **Simple to Implement**

Patients can review card benefits and apply on their smartphone in minutes without the need for practice staff to administer application documents or disclosures

## **No Waiting to Get Paid**

Approved patients can make their first purchase the same day of approval

## Special Healthcare Financing

0% APR for 6 months on *each* healthcare transaction over \$499 anywhere MasterCard is accepted. After that, a 14.74% - 23.99% variable APR applies based on creditworthiness.\*

## No Retroactive Interest

No penalty rates or retroactive interest charges if a promotional balance is not paid in full after 6 months.\*

## Unlimited Cash Back/Rewards

Unlimited 2% cash back on each healthcare transaction \$499 and under. Also redeemable for travel rewards and gift cards.\*\*

## MasterCard Buying Power

Useable for standard non-healthcare purchases anywhere MasterCard is accepted with unlimited 1% cash back.\*\*

# ONLINE CONSUMER APPLICATION



Patients can apply in minutes and get a credit decision in seconds on their own web-enabled device, whether they are in a practice lobby or at home.

If approved, patients can pay for treatment immediately by requesting a virtual card number.

***\*Patients must have email access to apply and to use the virtual card.***

See “How Patients Apply” section for full details on the application process.

**APPLICATION** MORE THE ALTERNATIVE TO PATIENT FINANCING

MORE MasterCard® Platinum Rewards

**PERSONAL INFORMATION** \* indicates a required field.

Name \* First [input] Middle [input] Last [input] Suffix [dropdown]  
DOB \* Month [dropdown] Day [dropdown] Year [dropdown]  
SSN \* I.e. 123456789 [input]  
Mother's Maiden Name \* [input]

**CONTACT INFORMATION**

Primary/Home Phone \* I.e. 1234567890 [input]  
Work Phone I.e. 1234567890 [input]  
Mobile Phone I.e. 1234567890 [input]  
Email [input]

By providing your contact information above, you agree that we may contact you regarding your account via text message or telephone, including the use of pre-recorded or automated dialer calls. Standard mobile, message, or data rates may apply.

**CURRENT RESIDENCE**

Your billing statements, plastic(s) and other correspondence will be mailed to this address unless you check the box below.

Street Address \* [input] P.O. Boxes NOT accepted.  
Line 2 [input] Unit/Apt. [input]  
City\* [input] State\* [dropdown] Zip\* [input]  
Years/Months at this Address \* Years [dropdown] Months [dropdown]

**FINANCIAL INFORMATION**

Housing Status \* [dropdown]  
Monthly Housing Payments \* \$ [input].00  
Annual Income \* \$ [input].00  
Employment Status \* [dropdown] Employer Name [input] Employer Phone [input]

I would like to add a Co-Applicant [input]

**IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT:**  
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth or other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.  
To apply you must: be at least 18 years of age; have a valid U.S. Social Security Number and currently reside in the United States; have a major credit card or other established credit history; have a street, rural route or APD/RPO mailing address (no PO Box addresses); and have a valid government issued photo ID.  
By providing your contact information, you agree to be contacted regarding your account via email, text message or telephone, including the use of pre-recorded or auto-dialer calls. Standard mobile, message or data rates may apply.  
By providing your email address, you consent to receive special email offers and promotions regarding your credit card account.

## Materials

- Pamphlets handouts
- Business card handouts
- Counter mats
- Window sticker

## Digital Tools

- Email invitation platform
- Practice website ads
- Practice billing integration
- Email marketing



Through our email invitation platform, you can send email offers directly to individual patients in person instead of or in addition to handing out cards.

Simply visit the invitation site, enter an individual patient's name/email address, and click send invitation.

Your Practice Invitation Site:

**bhgmor.com/invite/XXXX**

*(XXXX is your Practice ID)*



BHG MORE MasterCard applications are subject to credit approval. Ask for details.

\*[Terms & Conditions](#) apply.

\*\*The BHG MORE MasterCard provides 2 rewards points per dollar spent for healthcare transactions that are \$499 or less. All other purchases receive 1 point per dollar spent. This cash back offer provides you with options to redeem your accrued points in the form of statement credits, travel and gift cards. Similar merchant category codes are grouped into Purchase Categories that are used to calculate the stated rewards points. Every effort is made to include all relevant merchant category codes in the listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not provide the merchant code that will fall within that Purchase Category. Because of this, it cannot be guaranteed that a purchase will qualify for more than the standard 1 (one) reward point per dollar spent as any purchase where a merchant uses a category code outside of the eligible Purchase Category does not qualify for additional rewards points. To see a full description of the rewards program rules, please visit <https://bhgmore.myapexcard.com/#p=application/rewardsTerms>. To redeem these cash back options, please visit the rewards site at <https://bhgmore.myapexcard.com>.

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