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POWER OF VISION FINANCING FAQ

Why should I offer financing?

Offering financing gives your patients more options to pay for the healthcare services they want or need without delay. By offering financing, you will help dispense premium products to more patients who may not have traditionally opted to purchase premium products. Further, it will also help you dispense multiple pairs of eyeglasses and provide the best visual solution for your patients' needs without worrying about price objections.

What products and services can be purchased with financing?

Customers can use financing to pay for any frame when eligible Essilor lenses are used.

Does offering GreenSky Patient Solutions™ loans cost me anything?

As part of your enrollment in the Essilor Power of Vision program, offering and accepting payment via GreenSky loans doesn't cost you anything except traditional fees you pay for processing transactions, such as MasterCard interchange fees.

How does my patient pay me?

Once approved, your patient is immediately issued an account number as part of their loan agreement package. The patient then provides that account number to the office staff **to be used like a standard credit card** on your existing credit card terminal.

How long does it take for me to get paid?

With patient authorization, you can process a payment the same day your patient is approved for the loan and will receive the funds from your credit card

*Subject to qualifying credit approval. Payments are required during the 6 month promotional period. Making minimum monthly payments during the promotional period will not pay off the entire purchase balance. Interest accrues at 29.99% during the promotional period, but all interest is waived if the purchase balance is paid in full before the expiration of the 6 month promotional period. Financing for GreenSky™ consumer credit programs is provided by federally insured, federal and state chartered banks providing credit without regard to age, race, color, religion, national origin, sex or familial status.

**By combining three eligible products into the purchase of one pair of prescription lenses. \$30 is provided through a mail-in Visa® prepaid card.

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merchant **just like you do when you process a credit card**. Charges may only be processed for services and products already provided to the borrower or custom ordered for the borrower in advance.

Do I have to submit my business information and watch the training video to participate?

Yes, the business information and training video are required steps of the enrollment and activation process for the GreenSky Patient Solutions™ Program and are required under consumer protection regulations.

ABOUT GREENSKY

What is GreenSky Patient Solutions™?

GreenSky Patient Solutions LLC (“GreenSky Patient Solutions™”) is a service provider and program administrator to federally insured, federal and state chartered banks that provide consumer loans through GreenSky Patient Solutions™. GreenSky Patient Solutions™ helps healthcare practices and businesses grow by giving them the ability to offer credit to their patients. We work with banks to provide program loans to patients in our provider network nationwide.

Is GreenSky Patient Solutions™ a bank? How do you lend money?

GreenSky Patient Solutions™ is not a bank, we are a credit technology platform provider supporting federally insured, federal and state chartered financial institutions.

ABOUT THE OFFER

What type of program do you provide?

We offer a six (6) month deferred interest installment loan.

What is a deferred interest loan?

For deferred interest products, customers will pay an APR of 29.99%. The interest accrues at the interest rate from the date of purchase. Finance charges can be avoided **ONLY IF** the entire purchase balance is paid in full prior to the end of the promotional period.

What is the maximum loan amount?

The maximum loan amount is \$3,000. Certain state restrictions may apply.

What is the minimum purchase amount?

Minimum total purchase amount is \$500 for an individual transaction.

ENROLLING IN THE PROGRAM

How do I become a GreenSky Patient Solutions™ Provider?

First, complete your enrollment into the Essilor Power of Vision program. Next, you will be asked to agree to abide by the Financing Terms and Conditions to become a GreenSky Patient Solutions™ Provider. Last, you will need to complete a form detailing basic business information and watch a short training video. It's as easy as one, two, three!

APPLYING FOR A LOAN

How can my patients apply for a loan?

Once you're enrolled, Essilor will provide you with a point of purchase kit with materials for display and handouts introducing the program in your office. You can process a loan application on your smartphone or Patients can also go online and apply. All patients should be offered financing on an equal basis. Do not discriminate. The GreenSky® Program product is offered to qualified applicants without regard to race, sex, religion, color, national origin, age, marital status, familial status, disability, veteran status, sexual orientation, gender identity, geographic location, exercise of consumer protection rights or any other basis prohibited by applicable law.

What do my patients need to provide when applying for a loan?

When applying, your patients need to provide us with some basic personal information such as name, address, Social Security number and monthly income.

How long does the application process take?

GreenSky Patient Solutions™ has the fastest application and approval process in the industry, with total application to approval time averaging under ONE MINUTE.

Is there any paperwork required?

For applicants who apply in your office, you'll simply need to print and hand deliver the loan agreement to the borrower. Once the borrower has the loan agreement, ask the borrower to sign the Loan Application and Agreement Acknowledgment form and the Deferred Interest Leave Behind. Both you and the patient should keep a copy. If the patient applies at home, be sure to give them the Deferred Interest Leave Behind before they make a purchase, and we recommend they sign the Loan Application and Agreement Acknowledgment form as well. There will be detailed training available to you explaining this further.

How do my patients submit applications?

Applications can be submitted online, through our mobile app, or over the phone with the help of a GreenSky Patient Solutions™ Customer Service Representative. Paper applications are not accepted.

ABOUT SHOPPING PASSES

What's a shopping pass?

A shopping pass is the 16-digit loan number which can be used in your office as a credit card to make purchases.

Can I take a deposit using the shopping pass?

Yes, but the minimum deposit amount must be at least \$500. We recommend processing a single transaction for the full amount at the time of purchase (as long as services and products will be delivered within 30 days).

Can I charge the shopping pass for the full amount of the purchase?

Yes, as long as the product or service is delivered within 30 days of the purchase.

Can my patients use their account anywhere else?

No. Patients can only use their Shopping Pass to make account purchases at a provider location that has enrolled.

Do I pay a merchant processing fee when running a transaction on a patient's Shopping Pass?

Standard MasterCard processing fees apply.

What if the patient comes to the office with an approved loan but no Shopping Pass or account number?

For help with patients who have approved loans but don't have a copy of their Shopping Pass, please reach out to our Provider Concierge team at 1-866-255-1150 or financing@essilorusa.com. The patient can always go online to www.greensky.com/healthcare and print a copy of their loan agreement.

WHERE TO FIND HELP AND SUPPORT

Who can help if a transaction is declined?

For help with declined transactions, please reach out to our Provider Concierge team at 1-866-255-1150 or financing@essilorusa.com.

Where can I find copies of important documents and additional training?

All of the training materials and important documentation are located in your Essilor Power of Vision provider portal.

OTHER FREQUENTLY ASKED QUESTIONS

My patients typically pay in cash, why should I offer them a promotion?

Offering a promotional financing plan gives your patients more purchasing power and you receive payment immediately. Plus, with this promotion, your patients have the opportunity to pay over time and avoid interest.

Should I provide personal information via email to GreenSky Patient Solutions™?

GreenSky Patient Solutions™ never sends emails requesting account information, passwords or login credentials. Protect your personal information and never click on unsolicited web links provided in an email or other correspondence. If you are unsure about an email you receive, you can contact us at 1-866-255-1150.