Welcome to **CapexMD**

Specialists in Fertility Financing

CapexMD provides friendly, affordable, stress-free financial solutions for fertility treatment. We specialize in providing patient financing for all fertility treatment options.

Our easy, convenient loan process and competitive rates ensure that the financial aspects of treatment are not an obstacle to achieving your dream of a family.

CapexMD offers a wide variety of loan options, allowing you to attain the financing required to make your treatment affordable.

Each loan program is designed to fit your individual circumstances, and once approved, our Fertility Loan Specialists will work closely with your fertility center to ensure that funds are secured prior to the commencement of your treatment.

Apply Now with our easy & secure online application. www.**CapexMD**.com



CAPEXMD

Fertility Medication Financing

Patients of **CapexMD** Participating Centers can include Medication Financing together with financing for their IVF treatment plans.

FINANCING MEDICATION INFORMATION

Please notify your Financial Counselor and Primary Nurse that you are financing medications with **CapexMD**. **Please provide your CapexMD Loan Specialist the name of the Pharmacy so that your prescriptions are sent to the correct pharmacy.** If a local pharmacy is not an option, your selected pharmacy will drop ship the medications to your home for timely delivery, at no charge.

If you are financing your IVF treatment plan with **CapexMD**, the amount that you require for your medications will be included in your loan, and your loan proceeds will be disbursed accordingly.

MEDICATION VOUCHER

Immediately after your loan is finalized, you will be issued a **Medication Voucher** via email for a **Pre-paid Medication Allowance** in the amount confirmed prior to finalizing your loan. Your line of credit will be **in effect for up to 60 days** from the date your voucher is issued. Whatever funds remain unused will be returned to **CapexMD** as payment toward the principal balance of your **CapexMD** loan.



CAPEXMD

The Specialists in Fertility Financing

Stress Free • Affordable
Secure Online Application • No Pre-Payment Penalties
24-Hour Approval



Apply online at
www.**CAPEXMD**.com

888-497-8414

Why **CapexMD**?

- Specialists in Fertility Financing
- Personal Attention
- Competitive Rates
  Typically much lower than Credit Cards
- Easy & Secure Online Application
- Approval within 24 hours
- Customized terms to meet individual budgets
- Can be integrated with all insurances
- Highest Confidentiality
  All loans are retained for servicing
- No Annual Fees
- Leave credit card usage for short-term emergency needs
- No Pre-payment Penalties
- Medication financing available
- Provides affordability for the best treatment option recommended by physician

Our Process

Once you have met with your physician and have received a treatment plan and an estimate of costs, you are ready to apply for a loan from **CapexMD**. It is an easy process:

Select "**Apply Now**" and complete the online application ($25 processing fee—fully refundable if not approved).

CapexMD will coordinate with your fertility center to determine the exact loan amount required for your treatment plan and medications (if required).

Funding for your fertility treatment plan will be sent directly to your fertility center and pharmacy (if required) within 2 business days of your loan acceptance.

Frequently Asked Questions

HOW DO I APPLY?

Apply online through our secure website, **CapexMD**.com. The application must be completed by both the Borrower (Primary Applicant) and the Co-Borrower (Secondary Applicant), which is usually your spouse or another individual you wish to nominate. Borrowers who are single can apply as both borrower and co-borrower.

IS THERE AN APPLICATION FEE?

You will be asked to provide credit card information, and upon submission of your application, a $25 fee will automatically be charged to your credit card (fully refunded if not approved).

HOW DO I KNOW HOW MUCH TO APPLY FOR?

Apply for an amount that will cover the estimated costs of your procedure. **CapexMD** will either approve you for that amount or inform you of the amount for which you qualify.

HOW LONG WILL IT TAKE TO GET APPROVED?

All applications received before 12 noon EST will be approved on the same day. All applications received in after 12 noon EST or outside of our normal business hours will be approved the following business day.

WHAT IF I HAVE HAD CREDIT PROBLEMS?

CapexMD will make every effort to customize a loan within the framework of your current financial status.

IS THERE A PREPAYMENT PENALTY?

You can prepay, or pay off, your remaining balance at any time, without any prepayment penalties.

ARE THERE ANY ADDITIONAL FEES?

If the loan is approved and all loan documents are executed, there will be a document preparation fee of $75.00 and an additional $15.00 for every $1,000 (or part thereof) of loan amount above $5,000. The maximum fee is $150.00.



WHEN AND TO WHOM WILL THE FUNDS BE DISBURSED?

Once you have accepted the approved loan, the funds will be disbursed directly to the physician's office and pharmacy (if required) within 2 business days on your behalf.

WHO SHOULD I CALL IF I HAVE QUESTIONS?

Select the "Contact Us" button and submit your request for information. A Fertility Loan Specialist will call you on the same day if your request is received before 12 noon EST, or the following day if received after 12 noon EST.

Apply Safely & Securely Using Our Online Application!