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**TERMS AND CONDITIONS OF PAYMENT**

Effective August 1, 2026

**Member Fees.**

- a. Initial Registration Fee/Re-enrollment Fee. Each Patient shall pay a one-time, non-refundable registration fee to cover the costs associated with Patient's initial enrollment into the Program ("Registration Fee"). The Registration Fee shall be seventy-five dollars (\$75.00). Patients under the age of eighteen who are enrolling under a Family Plan or with another adult as discussed in **Appendix B** will not be required to pay a registration fee. Likewise, Patients who turn 18 while enrolled in the Program will not be required to pay an enrollment fee.
- b. Re-enrollment Fee. In the event Patient terminates this Membership Agreement, Patient will be ineligible to re-enroll in the Program for a period of six (6) months following the effective date of termination. Notwithstanding the preceding sentence, Practice, in its sole discretion, may allow a Patient who has terminated his or her Membership Agreement to re-enroll before the six (6) month period has passed. Any re-enrollment after termination will require Patient to pay a re-enrollment fee in the amount of one hundred and fifty dollars (\$150.00 dollars) and sign a new Membership Agreement.
- c. Monthly Membership Fee. In addition to the Registration Fee, each Patient shall pay a Monthly Membership Fee ("MMF") according to the fee schedule noted in **Appendix B**.
- d. Additional Fees. Only those services described in **Appendix A** and not requiring an additional fee are included in the MMF. Services described in **Appendix A** as requiring the payment of an additional fee will require payment to the Practice at the time the services are provided.
- d. Changes to Fees. Practice may change the amount of the Registration Fee, the MMF, referenced on **Appendix B**, and the additional fees described in **Appendix A**, or any other fees associated with this Membership Agreement at any time, in its sole discretion, upon providing Patient at least thirty (30) days' advance notice by either emailing Patient or sending them notice in the mail.

**3. Automatic Payment of Membership Fees.**

- a. Autopayment Information and Changes. During the enrollment process discussed in Section 1.c., patients will input their debit/credit card information so that MMF payments may be made automatically. Patients may change or update payment information by accessing his or her account using Practice's online, onboarding and billing platform, which can be accessed at this web address [www.pearlmeddpc.com](http://www.pearlmeddpc.com) or by patient hub emailed to members.
- b. Authorization. By inputting this information or by changing/updating debit/credit card information during the term of this Agreement, Patient is providing Practice with authorization to have its online, onboarding and billing platform initiate MMF recurring charges every month. This authorization will remain in full force until this Agreement is terminated in accordance with

Section 14 and until Practice and Patient's debit/credit card institution has a reasonable time to act on it.

c. Appearance for Recurring Auto Payments. The MMF auto charge, or debit will appear on card holder or patient/authorized signor's bank statements as PearlMed, or a variation of this name.

d. Timing of Auto Payments. Payment for the first month of services will be due upon enrollment. Thereafter, auto payments will be processed every thirty days from the date of Patient's enrollment into the Program.

e. Auto Payment Failure/Late Fees. In the event an auto payment fails for any reason, the patient will receive an email with a link to update the credit card/bank account information. If this information is not updated within 14 days from when the payment was due, Practice will contact the patient to obtain updated credit card/bank account information and collect a late payment fee of fifteen dollars (\$15.00).

4. **Account Credit** - Incidental charges for purchases of medications or supplies must be paid at the time of purchase. At the discretion of PearlMed DPC management, accounts with a good payment history and a valid automatic payment method on file may be extended 'credit' for incidental charge which will allow these purchases to be added to the next month's billing cycle.
5. **Sponsored Accounts** - Member accounts may be "sponsored" by another payor such as an employer, a parent, or a friend. Sponsors do NOT have access to the member's protected health information (PHI) unless access permission is given in writing by the member. Accounts of sponsored members whose accounts are paid by a family member or friend.
6. **Past Due Accounts** - The following notices for past-due accounts will be sent using the email and / or USPS addresses of record for the "Head-of-Household" responsible for the PearlMed DPC account;
  - 20 Days - Courtesy Notice Invoice via text.
  - 31 Days - Monthly Invoice via Email or USPS via email or USPS with reminder alert of possible service suspension.
  - 50 Days - Courtesy Notice with Past Due alert via USPS with reminder alert of possible service suspension.
  - Account Inactivation - At PearlMed DPC discretion per its Terms and Conditions of Membership, notice of PearlMed DPC membership suspension and cancellation of all physician-care services will be delivered via Email and USPS. The past-due account balance will remain due and payable to PearlMed DPC as allowed by law and will be subject to professional collection services.



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7. **Certified Mailing Fee** - Accounts requiring a USPS certified mailing will be assessed a \$20 processing fee.
8. **Collections** - Suspended membership accounts are still due-and-payable to PearlMed DPC for all charges accrued per the PearlMed DPC Terms and Conditions of Membership and may be subject to submission to an external collection agency; to an accrued collection fees; and, to any other recourse as allowed by law for the collection of outstanding debts, including garnishment of wages and reporting of bad-debt to consumer credit bureaus.
9. **Account Reactivation** - Accounts inactivated due to a past-due balance are not eligible for reactivation unless the account is paid in full and then only with specific approval by PearlMed DPC management and the patient's physician-of-record. A re-enrollment fee of \$150 and custom payment terms may be required for membership re-activation of any account with a past-due history.

See Membership Agreement for further details.