



## MVO SURGICAL FEES & PAYMENT OPTIONS

*Clear, Simple Information for Your Pet's Surgery*

### Fees & Payment for Surgery

#### Making Your Surgical Visit as Smooth as Possible

*Transparent pricing • Multiple payment options • Support for insurance claims*

### Our Commitment to Clear, Fair Pricing

At MVO, we want you to feel fully informed and supported when making decisions about your pet's surgery.

This brochure explains:

- How our surgical fees work
- Payment requirements on the day
- Accepted payment methods
- Insurance & gap payments
- VetPay options

Our goal is to make your visit stress-free and financially predictable.

### Understanding MVO Surgical Fees

Our surgical fee structure is **transparent and fixed** for each procedure.

Your surgical estimate includes:

- Initial surgical consultation
- Anaesthesia
- Surgical procedure
- Immediate post-operative imaging (if included in your package)
- Medication on the day of surgery

#### **Additional Costs May Apply For:**

- Joint inspection (open or arthroscopic)
- Meniscal assessment or meniscectomy
- Additional imaging outside the bundle
- Laboratory fees

- Complications unrelated to the surgery
- Out-of-hours or emergency care

You will receive a **detailed written estimate** before any procedure begins.  
Please ask us if anything is unclear we are here to help.

## Payment Requirements on the Day of Surgery

### Payment Is Required on the Day Your Pet Leaves Their Consultation or Surgery

To ensure smooth admission and discharge, we require that **payment is completed immediately after your appointment** on the day of service.

#### Direct Debit via EFTPOS

Payment via EFTPOS for convenience.

⚠ **Please note:** All EFTPOS transactions incur a **1.6% bank processing fee**.

#### Direct Bank Transfer

We encourage this form of payment as it incurs no fees. Payment can be made to :

WestPac Bank Account

**Dingo Hips Australia**

**BSB: 033 - 040**

**ACC: 522 154**

## Why Payment Is Taken Immediately

- Allows accurate processing of surgical bookings
- Ensures transparency and avoids unexpected costs later
- Enables us to process insurance gap claims promptly
- Ensures your pet's discharge is efficient and stress-free

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## Insurance & Payment Support Options

### GapOnly® & Insurance Claim Processing

We can assist in processing your **gap insurance claim** on the day of surgery.

This enables you to pay **only the gap** (the difference between your insurer's contribution and the total bill).

To use insurance gap processing, please bring:

- Your insurance policy details
- Photo ID
- Any pre-approval documents (if applicable)

## **VetPay Financing Available**

We can process **VetPay** applications and payments for you **after you have paid your deposit**.

### **To use VetPay:**

1. Lodge your VetPay application online (or we can assist you).
2. Pay the required **VetPay deposit** at MVO.
3. We process the remainder of the payment through VetPay on your behalf.

## **CONTACT DETAILS**

### **Contact Us Anytime**

#### **MVO Orthopaedic & Spinal Referral Service**

Address: 405 Princes Hwy Narre Warren, Victoria, 3805

Phone: (03) 8790 1625

Email: [info@melbvetortho.com.au](mailto:info@melbvetortho.com.au)

Our team is here to guide you through every step of your pet's surgical care — including payment and insurance support.