

# Payment Processing Charges and Refund Policy

## Charges and Refund Policy for GoldCare Telemed

### 1. Introduction

**1.1** GoldCare Telemed (“GoldCare Telemed”) operates through this Payment Processing Site, we operate an online service enabling members (“Members”) to receive telehealth services from various healthcare providers (the “Services”). GoldCare Telemed abides with the highest standards and requirements for network security, including changes required to comply with Payment Card Industry (PCI) security standards, Health Insurance Portability and Accountability Act (HIPAA), Gramm-Leach-Bliley Act, or other security and privacy laws, regulations, or standards.

### 2. Charges

**2.1** You will be informed of the fee to be charged when you select a health services provider. Fees may vary from provider to provider. You will be asked to supply credit card information, which will be verified prior to your online visit. You will not be able to use the GoldCare Telemed.

Platform to communicate with a health services provider if the credit card information you provide is inaccurate or if your credit card is declined.

**2.2** In order to facilitate payment for your online visit, GoldCare Telemed will share your credit card information and related personal information to its designated credit card payment processor. This information is shared solely for the purpose of collecting the fee.

### 3. Refunds

**3.1** In the event there is a connection disruption within the first ninety (90) seconds of the visit, no charge will be incurred. Thereafter, if there is an interruption, but your selected provider remains connected, the stated charge will still be made. In the event the selected provider loses the connection at any point in the visit, a charge may or may not be incurred. You will not be charged any fee other than the fee for your visit with your selected Provider.

### 4. How to Request a Refund

**4.1** You should initiate a refund request by sending an email to [careteam@goldcaretelemed.com](mailto:careteam@goldcaretelemed.com)