

## What is Alternative Health Care Financing?

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Patients can now obtain financing for medical bills through S&T Bank's Health Care Financing Program. This program makes bill paying easier, quicker and more convenient.

## How Does it Work?

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Patients may apply for health care financing over the phone by calling our Direct Banking Center at 1.800.325.BANK or in Indiana at 724.349.1800.

If a patient is approved for a Health Care Loan, we'll pay the health care provider the full amount by direct deposit into a designated S&T account. The disbursement will be for the total cost of a patient's services, even though the services may be performed over a period of time.

## Financing.

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Amount Financed	Available Terms
\$1,000-\$1,499	24 months
\$1,500 and above	Up to 48 months

## Designed to Help Patients.

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- Take care of health concerns as needed
- Relieve burden of medical expenses
- Receive a quick credit decision, usually within a few hours

## Designed to Help Health Care Providers.

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- Reduce accounts receivable and bad debt expenses
- Improve cash flow
- Save time
- Assurance of payment in full, even with lengthy procedures
- Minimize paperwork

## How to Apply.

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Patients will simply call our Direct Banking Center at 1.800.325.BANK or in Indiana 724.349.1800. We will work with patients to complete the application, and within hours, they will receive a call informing them of the decision. Loan closings for approved applications are arranged at an S&T branch office that is most convenient to the patient.

**S&T Bank Alternative**

Call our Direct Banking Center at  
1.800.325.BANK.

**Health Care Financing**

In Indiana at  
724.349.1800.