

# Payment Solutions & Patient Conversations with Avulux

Empower your team to confidently guide these conversations and offer flexible payment options and use FSA/HSA Funds, making Avulux lenses more accessible.

## Quick Tips for Your Team

- **Bring it up early** – mention FSA/HSA and payment options during the patient journey, not at checkout
- **Empower your staff** – equip every team member with these conversation starters
- **Frame it as a benefit** – patients appreciate flexible solutions, not sales pressure
- **Highlight HSA/FSA Dollars** – empower patients to use their HSA/FSA dollars the same way they would for contact lenses and frames

## Conversation Starters

**“Did you know your FSA/HSA dollars can be used toward Avulux lenses?”**

→ Educate patients early so they don't lose their benefits.

**“Would spreading out your payments make this more manageable?”**

→ Introduce financing as a normal part of the eyewear experience.

**“Many of our patients use Sunbit or CareCredit to make it easier to get started.”**

→ Normalize payment options and remove hesitation.

## Payment Solutions Overview

### CareCredit

- Widely accepted healthcare financing option
- Flexible monthly plans & quick approvals
- Ideal for patients needing extended payment terms

### Cherry Payments

- Simple, fast patient approval
- No hard credit checks
- Practices receive full payment upfront

### Affirm

- Transparent, easy-to-understand monthly plans
- Instant approvals
- Familiar payment brand patients already trust

### Sunbit

- 90%+ approval rates with soft credit checks
- No late fees
- Specifically designed for eyewear practices