

RE: Nexus Letters/ Independent Medical Opinions based on medical records reviews from Dr. Finnerty for Veterans disability claims.

Policies and Informed Consent

By paying for and agreeing to accept Dr. Finnerty's services you are also agreeing to accept Dr. Finnerty's policies and consent to him performing a records review.

Online Form and Free Consultations

Dr. Finnerty offers multiple ways for you to provide him with information about your case prior to payment. There is an online consultation form with questions at www.NexusLetters.com, you can email Dr. Finnerty or call him. Dr. Finnerty does not charge for email exchanges about your case. He also does not charge for phone calls about your case that last less than 30 minutes; any phone calls lasting more than 30 minutes may be charged at Dr. Finnerty's hourly rate of \$160. This charge will not occur without being arranged with Dr. Finnerty first. A long phone call is not required. Dr. Finnerty will try to determine whether it is likely that he will be able to write a nexus letter for you in advance of initiating services and billing you, however he will not know with certainty whether he can write a nexus letter until he reviews all of the records that you provide to him. While the outcome of the free consultation will be to predict the chances that he may be able to write a letter for you, there is no guarantee that he will be able to write the letter.

Your medical and military records

Dr. Finnerty prefers to have all records that you can send to him. The more records that you can give to Dr. Finnerty the better his opinion may be. Having all your records may also influence whether Dr. Finnerty's opinions are accepted by the VA. Dr. Finnerty does not currently charge based on the number of pages you have for your review. You are encouraged to give Dr. Finnerty all the records that you have in your possession regardless of whether you think they are relevant.

No Guarantees

There is no guarantee that the Department of Veterans Affairs will rely upon or accept Dr. Finnerty's opinion for your disability claim. Dr. Finnerty does not charge Veterans based on the outcome of their case and the fee for a records review is required regardless of the eventual outcome of a case.

Independent opinion

The results of the medical records review may or may not be helpful to you personally; Dr. Finnerty will offer an independent opinion related to your disability claim. The records review is not for treatment purposes and you will not become Dr. Finnerty's patient. Dr. Finnerty may begin reviewing your records and determine that he cannot support the opinion you may be looking for.

Fees

The fee for a records review and report is currently \$600; Dr. Finnerty may change this fee at any time. However, Dr. Finnerty will not raise the fee that you were quoted when you first contact him and the fee for you will remain \$600. The entire \$600 fee is due to Dr. Finnerty in advance prior to Dr. Finnerty performing the records review and writing a report. Dr. Finnerty performs records reviews on a first-come-first-served basis based on the date when Dr. Finnerty received both the medical records and

payment from a Veteran, though some exceptions can be made for individuals with a tight deadline on a case by case basis. If during the course of a records review Dr. Finnerty determines that he will not be able to write you a favorable report he will discontinue working on the case and only bill you for the time he has spent on the case at his hourly rate of \$160 per hour (with a minimum charge of one hour at \$160). If Dr. Finnerty is unable to write a nexus letter from your medical records one option may be to attend an examination in Columbus, Ohio. If you would like to pursue an in-person examination with Dr. Finnerty the fee for that service is \$900. The in-person examination includes a records review; if you have already paid the \$600 records review fee the examination would only cost an additional \$300.

Refunds

Dr. Finnerty does not offer refunds after he has written a report for you. Dr. Finnerty's charge is based on the time he spent reviewing your records and writing your report, not on any potential outcome of the report. If Dr. Finnerty has not yet written your report he will refund the \$600 minus a fee based on the amount of time he has spent on reviewing your case. If Dr. Finnerty's has spent time on your case already his hourly fee is \$160. If he has started reviewing your records the minimum charge is \$160 [for example, the refund for one hour of Dr. Finnerty's time where no nexus letter was written would be \$440 (\$600 minus \$160)].

Your Privacy

Dr. Finnerty will maintain the confidentiality of the information you share and will delete, shred or otherwise destroy any personal information that you provide to him after a reasonable records retention period. Dr. Finnerty will not share this information with anyone else without your permission unless doing so is required based on verifying a purchase you made for a nexus letter. You agree that you will not institute any credit card chargebacks if you've received a report from Dr. Finnerty and that if you do Dr. Finnerty can provide your information to the credit card processor to establish that you received the services that you paid for.

Additional Policies and FAQ's

Dr. Finnerty has additional policies and FAQ's, that are incorporated here and that you agree to, which are noted on his websites at <http://www.toddfinnerty.com> and <http://www.nexusletters.com>

If you have questions please reach out to Dr. Finnerty directly.

E-mail toddfinnerty@toddfinnerty.com

Cell (330)495-8809

Effective immediately 7/22/2020