

## Payment Options, Contact Us information, Tech Help, Thoughts

\$\$\$ again, remember, **MESH wants to save you money** - so always check with your insurance company first (if you have one) to see what might be covered by insurance - document who provided the information, the date of the communication, the time of day for the communication, and the specifics of the coverage promised (how much of your labs will be paid, including whether it only counts toward deductible or will actually be paid by insurance, etc), just in case you need this information later to debate what action(s) the insurance company actually took regarding your lab services expenses \$\$\$

[Recommend MESH to your friends when you are satisfied with our services](#)

### HDHP (High Deductible Health Plans)

**Preventive lab tests:** HDHPs are required to cover some preventive services, including some lab tests, at no cost to you. You don't pay a deductible or copay for these tests. Examples include blood pressure, cholesterol, and diabetes screenings.

**Diagnostic Lab Tests:** If you need lab work for diagnostic purposes (trying to figure out what's wrong) these labs will likely be subject to your deductible (not paid for). Once you have paid the out-of-pocket amount required by your plan, your insurance will then start covering some percentage of the expense.

**High Deductible, High Cost:** Because HDHPs have a higher deductible than traditional plans, you will likely have to pay more out-of-pocket for labs before your insurance starts covering their share.

**Cost-sharing:** Even after you meet your deductible, you will still be responsible for some percentage of the cost. You will continue to pay coinsurance until you reach your out-of-pocket maximum for that year.

### **Paying MESH is so affordable and easy with LOTS of options!**

We process all payments through secure channels for safety, just like all of our communications.

We will always accept major credit / debit cards for full payments.

Full payments through Venmo, HSA and FSA cards are welcomed.

We have multiple BNPL options (Buy Now Pay Later) to break the expense into manageable payments.

We list 3 options for personal loan companies (soft credit pulls for apply/approval process) - there are MANY

### Buy Now Pay Later Options (BNPL)

**[5.99% + 0.30 each transaction - twice as much, adds \$30.00]**

[Affirm](#) offers a way to pay with their virtual card even if the merchant doesn't directly offer Affirm at checkout.

[Here's how you can use it:](#)

**Request a Virtual Card:** Within the Affirm app or website, you can request a one-time use virtual Visa card for a specific purchase amount.

**Shop at any retailer that accepts Visa:** Most merchants who accept Visa cards will accept an Affirm Visa virtual card as a form of payment. MESH accepts Visa.

**Use it like a regular credit card at checkout:** When making a purchase online, choose "credit card" as your payment method and enter the virtual card details (MESH sends invoices; you fill in the data from your card)

**Choose your payment plan:** Affirm will offer you a payment plan for the purchase, which may include interest-free bi-weekly payments or monthly installments, depending on your eligibility and the merchant.

**It's important to note the following:**

**One-time use:** Affirm virtual cards are typically designed for a single use.

**Expiration:** The virtual card expires within 24 hours of issuance.

Terms are per Affirm, not MESH

## PayPal

simply pick the PayPal option from MESH Invoicing

if you already have a PayPal account (recommended) just use it now

if you choose PayPal for checkout and don't have an existing account, they process new accounts immediately and the credit check is a 'soft pull' only, which does not affect your credit

With PayPal you can pay in full, 'PayIn4' (pay every 2 weeks x 4 payments, interest free), or arrange monthly  
Terms are per PayPal, not MESH

Klarna offers a virtual card, called the Klarna Card, which can be used for online purchases where Visa is accepted. Once approved, [the virtual card is available in the Klarna app](#) and can be added to digital wallets like Apple Pay or Google Pay.

[Here's how it works:](#)

**Apply and get approved:** You can apply for the Klarna Card through the Klarna app or website.

**Activate the virtual card:** Once approved, the virtual card is immediately available in the Klarna app.

**Add to digital wallet:** You can add the virtual card to your Apple Pay or Google Pay wallet.

**Use anywhere Visa is accepted:** The virtual card can be used anywhere Visa is accepted for online purchases

**Manage payments:** You can manage your purchases and payment plans within the Klarna app.

Klarna offers both virtual and physical cards, with the [virtual card available immediately after approval](#).

Digital wallet integration:

The virtual card can be added to Apple Pay and Google Pay for easy in-store payments.

Klarna app: All card management, including viewing purchases and payment plans, is done through the Klarna app.

Klarna payment options:

You can choose from various payment options, including "Pay in 4" or other installment plans.

Terms are per Klarna, not MESH

Afterpay offers a virtual card for online and invoice purchases. It's [called the Afterpay Card and is accessible through the Afterpay app](#). You can add it to your digital wallet (like Apple Pay, Google Pay, or Samsung Pay) and use it for contactless payments online or with our invoicing process.

[Here's how it works:](#)

Download or update the Afterpay app. Apply for approval (soft pull only)

**Online and Invoicing:**

Use the virtual Afterpay card from the app.

The app will generate a card number to use at checkout.

Terms are per Afterpay, not MESH

Venmo = @MESHNetwork

HSA & FSA cards = are always welcome at MESH for any services we provide

## Personal loans:

Quick2Lend.com = \$250 - \$3,000 (soft credit pull to apply)

Upstart.com = \$1,000 + (soft credit pull to apply)

RocketLoans.com = \$2,000 + (soft credit pull to apply) - a RocketMoney company

## Main phone #s

|              |                                      |                                                                                       |
|--------------|--------------------------------------|---------------------------------------------------------------------------------------|
| WhatsApp     | (859) 583 - 7810                     | Calls / Texts / Video chats encrypted                                                 |
| RingCentral  | (833) 833 - 1862 or (859) 618 - 6205 | Calls / Texts / Faxing available for both<br>Video conferencing (all HIPAA compliant) |
| Google Voice | (859) 740 - 2051                     | Calls / Texts available                                                               |

**Emails** = [admin@meshnetwork.expert](mailto:admin@meshnetwork.expert) for encrypted communications  
[meshnetwork.expert@gmail.com](mailto:meshnetwork.expert@gmail.com) for emails not containing sensitive information

*If you need some technology for scanning / faxing to complete the information transactions with MESH,  
here a some easy options*

**Scanning Apps** (can not find any true free scan apps)

|                |                                                                                        |
|----------------|----------------------------------------------------------------------------------------|
| TurboScan      | <b>\$5.99</b> one time fee for life, ridiculously good for scanning, sending documents |
| Turbo Scan Pro | <b>\$9.99</b> one time fee for life, ridiculously good for scanning, sending documents |

**Fax Apps**

[FaxZero.com](http://FaxZero.com)

Actually free! (not a "free trial" trick)  
No credit card required for free faxing  
FaxZero branding on the cover page  
Maximum 3 pages + cover  
Max 5 free faxes per day

[FaxBurner \(iPhone\)](#)

Actually free (limited quite a bit)  
Limited to receiving 25 pages / month  
Limited to sending 5 pages per month  
Perfect for simple, rare MESH needs  
iOS only

[CoCo Fax](#)

**\$4.99/month**  
60 pages / month  
Fax to Email  
Email to Fax  
Android / iOS apps

**When MESH sends your lab results:** Save lab results to files on computer, phone, picture, scan to pdf, etc - then can share with anyone (we provide results to your provider's office for you as an integral part of our service to you)

**Contact us if you are having any troubles with the process at all - we WILL help!!**

**[Recommend MESH to your friends when you are satisfied with our services](#)**