



## **Financial Counseling**

- After your first obstetrical appointment, we request that you visit with our financial counselor to determine an estimate of your out-of-pocket expenses for an uncomplicated vaginal delivery. The counselor will contact the insurance company to determine your level of benefits.
- A financial agreement will be completed with you during the first trimester.
- We ask that you pay your portion of the estimate, including the deductible, by the 26<sup>th</sup> week of your pregnancy.
- If you have any questions regarding the financial arrangement, please call Celeste, the financial counselor, at (408) 358-4835 or email her at: [celestec@lowmg.com](mailto:celestec@lowmg.com)