

# Wellness Investment Guide

## NeuroStar TMS Therapy® Facts?

- Transcranial Magnetic Stimulation (TMS)
- FDA-cleared non-drug treatment for depression
- Free of side effects typically experienced with antidepressant medications
- Stimulates key areas of the brain that are underactive in patients with depression
- Technology is similar to that of magnetic resonance imaging (MRI)
- Conducted right in the doctor's office



NeuroStar TMS Therapy is indicated for the treatment of Major Depressive Disorder in adult patients who have failed to receive satisfactory improvement from prior antidepressant medication in the current episode.

A doctor can help decide if NeuroStar TMS Therapy is right for you.

The most common side effect is pain or discomfort at or near treatment site.

NeuroStar TMS Therapy is available by prescription only.

Please visit [www.NeuroStar.com](http://www.NeuroStar.com) for full safety and prescribing information.

# Options to Begin NeuroStar TMS Therapy®

Number of NeuroStar TMS Therapy Treatments Prescribed:  × Cost Per NeuroStar TMS Therapy Treatment: \$  = Total Investment for NeuroStar TMS Therapy: \$

## A Several Options Patients Have Used To Begin Treatment

- Personal check: .....
- Credit card: .....
- Family or friends: .....
- Personal loans: .....
- Healthcare Flexible Savings Account (HSA): .....
- Loan from 401K or other retirement account: .....
- Other: .....

Amount
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Total Investment from Part A \$

## B Healthcare Financing Option To Begin Treatment

- YOU'VE BEEN APPROVED FOR:
- MINIMUM MONTHLY PAYMENT:
- DAILY PAYMENT:

Total Investment for NeuroStar TMS Therapy:

Total Investment from Part B \$  = \$

### Healthcare Savings Account

Best Way to Apply: **THROUGH YOUR EMPLOYER**

- Can be used to pay for medical expenses not paid by insurance (deductibles, copayments, etc)
- Can be used to pay approved expenses not covered by health plan
- Employee sets aside portion of earnings through per pay deductions, which are not subject to Federal, State, and FICA taxes, resulting in substantial tax savings
- Usually an annual plan which requires no credit review

### Loan from 401K

Best Way to Apply: **THROUGH YOUR EMPLOYER**

#### Option 1: 401K Withdrawal

Often called a “hardship withdrawal,” this option is available with approval from your employer. You will need to provide your reason for the withdrawal and demonstrate a financial need, as well as demonstrate that you’ve exhausted all other options. Contact your plan administrator for more information.

#### Option 2: 401K Loan

You take out a loan against your 401K and pay yourself back with interest.

### Healthcare Financing Options

Best Way to Apply: **ONLINE**  **OR TELEPHONE** 

- A personal line of credit for healthcare treatments
- Start care now and spread costs over time
- Reasonable credit history accepted
- No pre-payment penalties
- Family or friend can co-apply
- Convenient online application

# How Much is Depression Really Costing You?

## Relationship and Social Challenges

Which family activities or social functions have you missed out on because of your depression?

Which relationships have been less than optimal due to your depression?

How has depression affected your ability to fulfil your life role? (spouse, parent, co-worker, student, friend, etc)

## Relationship and Social Goals

What family and social activities would you like to participate in? How would you like to improve the relationships you have with important people in your life?

## Physical Activities and Health Challenges

Has depression and the side effects of your current depression treatments limited your activities?

What activities and hobbies have you stopped due to your depression?

What impact has your depression had on your physical health?

## Physical Activities and Health Goals

What physical activities would you like to start again and what health goals would you like achieve?

## Professional Challenges

How has depression affected your motivation and desire to accomplish tasks?

How has depression affected your work? Have you missed work or performed less than your best?

## Professional Goals

What professional goals and accomplishments would you like to achieve?

To hear how other patients have benefited:



[youtube.com/NeuroStarTMSTherapy](https://youtube.com/NeuroStarTMSTherapy)



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