

WellBeingMD, LTD  
Creating Wellness, Transforming Lives

Dear Patient,

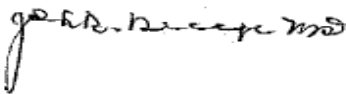
We are writing to inform you of a change in our participation in insurance networks. As of January 1, 2019, our status with ALL private insurance plans will change.

What does this mean for you as a patient?

1. WellBeingMD will still accept your insurance, but will no longer be a network provider and subject to paperwork and contractual requirements placed on physicians that are in network. As an out-of-network provider, I will be able to maintain the ability to address your needs and how you want to be treated rather than being bound by insurance rules. WellBeingMD has always strived to put your care ahead of the complicated, time-consuming, and often unnecessary demands of private insurance. Unfortunately, their demands have grown to the point where it is interfering with my staff's ability to provide efficient care and my own attempts to provide state-of-the-art care that emphasizes wellness.
2. To be clear, we will still honor your insurance and are not dismissing you as a patient. **The change on your end is that you will be paying for services at the time of the visit.** The charges will remain in line with insurance industry standards. As a courtesy to you, the paid visit claims will be submitted by our billing service electronically to your insurer. This is not a new method of handling insurance. In 2006, when I joined the former practice of the late Paul Winter, MD, patients accepted this simple and straightforward approach.
3. By paying the fee for the services provided at the time of service, copayment and deductible responsibilities will be met as determined by your insurance company. They will process any reimbursements directly to you. **As each plan is different, we highly recommend checking what your out-of-network benefits are, as well as the anticipated out-of-pocket expenses under your insurance plan.** If your insurance is supplied by your employer, please consult with your benefits manager to obtain this information.
4. Payment at the time of service may be made with Cash, Check, or Credit Card.

I greatly appreciate the opportunity to serve as your physician, and will be happy to continue in that role in the future. My staff and I have always worked diligently to provide the highest quality care that is personalized, comprehensive, and at the cutting edge of science. Becoming an out-of-network provider is another step to secure our ability to provide that care to you.

Sincerely,



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