

Hello friends,

We want to inform you of upcoming changes to insurance participation here at Sturz & Abby. **Starting in October, Dr. Sturz will no longer be an in-network provider for Delta Dental.**

This means that both Drs. Sturz and Abby will be considered "out-of-network" providers with Delta. (***It is important to note that Dr. Ricks, at Ricks Family Orthodontics West, will continue to remain an in-network provider with Delta.*) As a point of clarification for those patients that currently see Dr. Chad as an out-of-network provider, this change will **not** affect you.

Most insurances allow their members to see out-of-network providers, so we hope that you will continue to allow our office to be your child's dental home. However, we also understand that this change to insurance participation and billing may create a financial hardship for some. We will absolutely respect your decision should you choose to seek future care from an in-network dentist.

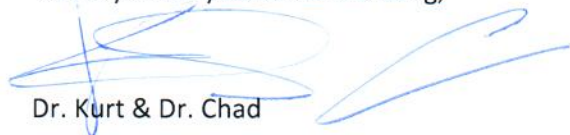
To the best of our understanding, the following points outline how out-of-network participation with Delta Dental differs from in-network participation:

- Delta Dental does not allow "assignment of benefit" to out-of-network dentists. This means that Delta will no longer pay our office, but will instead reimburse you, the insured, directly.
- You may absolutely choose to remain at our office. However, this will nearly always result in higher share of cost than if you were to be with an in-network provider.
- The fastest way to secure your reimbursement is via electronic claim. We will gladly create and submit an e-claim on your behalf.
- The entire share of cost for your child's visit will be due at the time of service. Delta will then reimburse you directly for qualified services according to your particular plan. *Please know that Delta will not communicate with out-of-network offices regarding your anticipated reimbursements and resultant share of cost, so we are unable to accurately predict how much insurance benefit you will receive from your claim.

If you are a dual insurance patient and have an insurance plan *in addition* to Delta Dental, there will still be a coordination of benefits with Delta Dental, even while seeing an out-of-network provider. If you have a specific question about your potential share of cost while coordinating benefits with multiple insurances, you may email us at sturzandabbyfinance@gmail.com.

We are so thankful for the opportunity to have served you and are hopeful that you will continue to entrust us to care for your child. Please know that this was a difficult decision to make, but a necessary one and we hope that we will still have the opportunity to love on your kids moving forward. Should you have specific questions or comments, you may contact Dr. Kurt directly at kurt@drsturz.com.

Thank you for your understanding,



Dr. Kurt & Dr. Chad