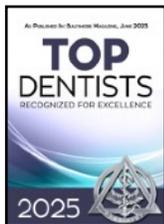


PRACTICE NEWS

Top Dentist 2025, Expanded Hygiene Availability, and Payment Plans!

A new smile means more openings!

We're so excited to welcome Courtney, who graduated from dental hygiene school in 2022. She is licensed to provide local anesthesia and nitrous oxide to help ensure your appointment is easy and stress-free. Courtney will be seeing patients on Mondays, Wednesdays, Thursdays, and Fridays. We can't wait for you to meet her!



We're proud to share that Dr. Andersen was recognized for her excellence in general dentistry by **Baltimore Magazine** in their June edition for the third year in a row!

New! Flexible In-House Payment Plans

We're happy to announce that we now offer in-house payment plans with repayment terms of up to 6 months. All payment plans are processed securely through our Weave Payments system and include:

- A 5% interest fee
- First installment due at the time of service
- A securely stored credit card with an active expiration date through the completion of the plan

We also accept CareCredit financing with flexible terms of up to 24 months to help make your dental care even more manageable.



Use It Or Lose It

Many insurance plans renew on January 1st. If you missed your check-up due to scheduling conflicts or have treatment that needs to be done, schedule now to ensure completion prior to the end of your benefit period! With the addition of Courtney to the hygiene team, there is renewed availability. Additionally, if you have a flexible day, we have same day opening frequently despite the hygiene schedule booking 6-7 months in advance!

Closures for late 2025

We will be closed 11/27-11/30 for Thanksgiving, 12/24-12/26 for the Christmas holiday and 12/31-1/1 for New Years. We will still be available on the after hours number 410-929-1808. Please call us if you have any dental concerns.

Hiring

We are hiring hygienists and dental assistants! If you know someone licensed in Maryland, have them send their resume to hr@fellspointdental.com

Insurance Update: Out of Network Benefits

We are currently out of network with CareFirst, United Healthcare, and MetLife. We understand that the biggest consideration when dealing with out of network benefits is knowing what your copay will be. Over the past year, we have gained an understanding of typical reimbursement rates for cleanings, x-rays, and exams.



Below are examples of typical reimbursement rates for routine appointments. Your individual benefits are determined by your employer and the insurance company. If you are looking to select a new insurance carrier, we are happy to review possible plans with you. **Federal plans tend to have the worst copays, which is a significant departure from our expectations of federal health benefits.**

Our office fee for an exam, preventative cleaning, and bitewing x-rays is \$283. With out of network benefits, your insurance company will pay a portion of this fee or sometimes all of the fee. Our team tries to send treatment plans 2 days in advance of routine appointments with estimation of copays and reimbursements. Please reach out to us with new policies as early as possible to give us time to research your benefits prior to you appointment.

In-Network List for Open Enrollment

- ◆ United Concordia
- ◆ GEHA
- ◆ Principal
- ◆ Guardian
- ◆ Aetna
- ◆ Humana *
- ◆ Ameritas*
- ◆ Cigna*
- ◆ Dental Network of America*
- ◆ Dominion *
- ◆ Lincoln Financial Group *
- ◆ Sunlife*
- ◆ UMR*
- ◆ Delta Dental (Premier Provider)

* Most plans, administered through network share agreements, some plans utilize out of network benefits.

METLIFE

Since going out of network, MetLife's reimbursement rates have remained consistent. Most MetLife plans pay close to our office fee leaving patients with little to no copay for routine appointments.

Most patients can expect to owe approximately \$2 for these visits although there are some plans that reimburse less with a copay of \$172.

UNITED HEALTHCARE

Many United Healthcare plans pay close to our office fee but some plans pay off of a lower out of network fee schedule.

Out of pocket costs can range from \$1 to \$203 for these visits.

Since this range is so broad and the plans are widely variable, please reach out in advance of your visit and we will be happy to look into your specific plan.

CAREFIRST

Plan coverage is variable. Some plans also have higher out of network deductibles that apply to routine visits and some are reimbursing off a lower fee schedule..

Out of pocket costs can range from \$0 to \$207 for these visits.

As a reminder, CareFirst will send all reimbursement checks directly to you. We will collect the total fee at the time of the appointment and CareFirst will reimburse you directly within a