

J. MATTHEW HOGENDOBLER, D.M.D.

LINKHORN POINT PROFESSIONAL CENTER

1729 Wildwood Drive, Suite 104

Virginia Beach, Virginia 23454

757.481.5454

DISCOUNTED PAYMENT PROGRAM

December 1, 2008 - December 1, 2009

Our office is keenly aware of the current economic climate affecting all Americans. In an effort to ease the financial burden of dental services available in our office, we've heeded the example of many of our own creditors and, effective December 1, 2008, will be offering a discounted payment program to all patients for a period of one year, without regard to insurance benefits or credit history. A savings of 5-15% is available on 3 levels, depending on the date your payment is received. The requirements to qualify for the various discounts are itemized below.

For those patients with dental insurance, you may not be aware that our office has, for years, written off the difference between our fee and your insurance allowable amounts for all basic periodic recall services (Periodic Oral Exam, Prophylaxis, Bitewing X-Rays, &c.), whether or not we are "Participating Providers" with your insurance. Additionally, at the beginning of 2008, because the City of Virginia Beach selected MetLife as its dental benefits carrier, we began accepting all MetLife allowable amounts, in lieu of becoming actual participating providers.

The below-referenced discounts will apply to your total balance due, without regard to insurance coverage, co-pay or deductible amounts and are not available for accounts already in collections. We are contractually obligated to honor direction from insurance carriers for whom we are Participating Providers (Anthem, GEHA, DNoA, United Concordia, Delta, &c.); however, when payments are received which exceed the balance due, within thirty (30) days of receipts of any overpayment, you will be issued an option to receive a refund by check or leave a credit balance on your account.

Please note that this is only a test program. Depending on its success, we may elect to incorporate all or part of it as a permanent policy, resuming in time for holiday season 2009. We welcome your comments and suggestions via email (drmattsoffice@yahoo.com) or in person and hope you will take advantage of the opportunity for savings this month.

5% DISCOUNT

You may deduct 5% from your monthly statement balance when paid in full and the payment is received in our office by the 15th of the month following the service period. (For example, payments in full for services or balance amounts which appear on the February 2009 statement and cover the month of January 2009 must be paid by February 15, 2009.) All payment types are accepted; however, this discount may not be combined with any other sale, discount or reduced-price goods and/or services, except the standard 10% Senior Citizen's Discount.

10% DISCOUNT

You may deduct an additional 5% from your balance when paid in full at the time of service. Payment may be made only by cash or check, and this discount may not be combined with any other sale, discount or reduced-price goods and/or services.

15% DISCOUNT – MONTH OF DECEMBER 2008 ONLY – OUR HOLIDAY GIFT TO YOU

You may deduct 15% from your monthly statement balance when paid in full and your payment is received in our office by December 15, 2008. (For example, payments in full for services or balance amounts which appear on the 2008 statement covering services received through November 2008, including any additional services received in December on or prior to the 15th, must be paid by December 15, 2008.) All payment types are accepted; however, this discount may not be combined with any other sale, discount or reduced-price goods and/or services, except as follows: payment for services received from December 16, 2008 – December 31, 2008 qualifies for an additional 5% discount off the above 2 discount types. (For example, 10% off all services received from December 16-31, 2008 if paid by January 15, 2009 and 15% off all services received from December 16-31, 2008 if paid in full at the time of service.) All other requirements for each discount type apply.