

Thank you for considering trusting HDL, Inc. with your laboratory testing. We are excited by the opportunity. Mr. Johnson told me that you were interested in receiving our billing policy explanation directly from HDL, Inc.

We at HDL, Inc. are dedicated to both the physician and patient partnership in order to prevent events. Our goal is to provide quality testing that will help you identify where on the disease continuum that a patient sits and to provide the tools you need to get that patient back to a healthy state. A key component to achieving our goals is patient accessibility. Therefore, we internally control costs, at no sacrifice to quality, and have adopted the billing policy where we do not balance bill the patient for costs not covered by their insurance companies. The out of pocket expense to the patient with insurance is zero.

There are only three instances in which a patient will ever receive a bill from HDL, Inc.:

- If the patient receives a check from their insurance company to cover our services and has not forwarded that check to our billing department (this has never happened to date);
- If the patient does not have medical insurance and opts for services at the cash price;
- If HDL is “In-Network” and the patient has not met their contribution requirements (i.e. co-pays and deductibles) for lab services with their insurance company. These expenses are minimal and typically less than \$20.

Please do not hesitate to give me a call with any questions you might have. I can be reached at 804-325-1122, directly or on my mobile at 804-986-3660. Again we greatly appreciate the opportunity and look forward to our partnership.

Best regards,



Tonya Mallory, President and CEO

## Health Diagnostic Laboratory, Inc. (HDL, Inc.) Pricing Overview

- **MEDICARE / MEDICAID**
  - The entire cost of services performed by HDL, Inc. is covered under current Medicare/Medicaid requirements.
- **PPO's, POS & HMO Plans:**
  - HDL, Inc. will accept the amount your insurance company allows for each diagnostic.
  - If it turns out your insurance company does not cover a specific test, HDL, Inc. assumes all the risk.

Below you will find an example of a document that you may receive from your insurance company. This is an explanation of the insurance claim (Explanation of Benefits). IT IS NOT A BILL, so do not send payment when it is received. Read the document carefully as different insurance companies label their documents differently.

### THE BENEFITS SUMMARY OF YOUR CLAIM IS NOT A BILL.

**EXPLANATION OF BENEFITS**  
Benefits Summary—THIS IS NOT A BILL



John Doe  
123 Smith Street  
Atlanta, GA 54321





**Insurance Company**  
123 Broad Street | Richmond, VA 23232 | 804.999.9999

Date: 1/1/10  
Provider Number: 232563  
Tax ID Number: 236589

Co-Pay	Deductions	Total	Patient Responsibility
\$50	\$17.86	\$586.73	\$518.87

**THIS IS NOT A BILL**  
You DO NOT PAY the amount the insurance company says is the patient responsibility.

### IMPORTANT

If your insurance company sends a check directly to you, rather than HDL, Inc., please sign the back of the check and write "Pay to the Order of HDL, Inc." and forward to the address to the right. Include a copy of your Explanation of Benefits.

**Health Diagnostic Laboratory, Inc.**  
Attention: Billing Department  
737 N. 5<sup>th</sup> Street, Suite 103  
Richmond, VA 23219

### WILL PATIENTS RECEIVE A BILL FROM HDL, Inc.?

There are **THREE** instances in which a patient would receive a bill from HDL, Inc.:

- 1) If HDL, Inc. learns that payment for services was sent directly to the patient and not forwarded to our billing department as requested above.
- 2) If the patient does not have Medical Insurance or opts for services at the Cash Price.
- 3) If HDL, Inc. has filed claims with the patient's insurance company and the patient has NOT met the patient contribution requirements (i.e. deductibles, co-pays, etc.) for laboratory services.

**Thank you for trusting HDL, Inc. with an integral part of your healthcare!**