



## Concierge Benefits Included as Part of the Membership Fee

These offerings are not covered by Medicare or by other insurance plans. Our practice size is smaller which allows us and our office staff to provide you with the following **two Concierge programs and membership benefits:**

### CONCIERGE A personalized care experience offered by Dr. Amy Loden and FNP Anna Burke:

**Direct communication during business hours.** When you call our office during office hours there will be no recording to navigate...only real people to take your call, with a real concern for your health and well-being. In the event that you need to leave a message, all phone calls will be returned promptly, but if you deem your problem urgent, we will make every effort to speak to you at the time of your call. Our Patient Portal is available for direct electronic communication and same-day sick visit request.

**Little or no office waiting room time, and longer appointments.** Office visits will start promptly. Appointments will generally be scheduled for approximately 30 minutes, but other appointments (for example, a Comprehensive Annual Health Assessment) will be scheduled for approximately 60 minutes. Our aim is to allow ample time to thoroughly address all your questions and concerns, regardless of the reason for your visit.

**Personalized hospital care.** Should you need to be hospitalized, Dr. Loden is on staff at the Missouri Baptist Medical Center and will personally admit and manage your care (unless you are in the ICU, in which case, your care is managed by the ICU team with Dr. Loden's peripheral monitoring). If you are hospitalized at another facility, we will make ourselves available to communicate with you and to serve as an advocate on your behalf. If you wish, unless hospital policy or protocol does not allow, we will do what we reasonably can to remain involved in your care, including making courtesy visits and/or communicating with the hospitalists or other attending physicians who are providing services to you.

**Independent or skilled facility care.** If you are in an independent or skilled nursing facility, on a temporary or permanent basis, we will make ourselves available when we can to be involved with your care and/or communicate with those involved with your care. We will also make ourselves available to your family to address any concerns and offer counsel. Periodic site visits will be offered on a case-by-case basis.

**Adult dependent children of members are welcome.** If a parent opts to join our Concierge practice, we will be happy to offer members' adult dependent children between the ages of 18 up to 26 Concierge care at a reduced membership fee.

**Care for visiting relatives and/or friends.** Should your out-of-town family or friends become ill during a visit to the St. Louis area, we will be happy to see them in our office and assist with their medical care. We will treat them as though they were a member of our practice.

**Personalized care coordination with other medical specialists.** If you need to see other medical specialists, we will act as your quarterback to coordinate your care; from helping you find the right doctors, to overseeing and managing your overall health plan.

**Seminar groups.** We will host meetings to discuss a variety of timely health issues and offer an opportunity for small group interaction.

**Quarterly newsletter on topics relevant to your health and well-being.** We will provide seasonal newsletters on medical subjects of interest.

**Travel medicine consultation.** We will offer guidance on CDC recommended inoculations and/or precautions to be taken while traveling.

## Highlights and Details

**Health Coaching.** As part of our commitment to your long-term health, we will provide a more comprehensive and continuous approach to your overall well-being, beyond the wellness benefits provided by insurance coverage. Together, with our assistants, we will provide support in helping you reach your goals. Patients who participate will be encouraged to take part in setting their own goals for managing and maintaining their good health. Our team, led by Dr. Loden, will provide continuous support, counseling and follow-up to help each patient achieve their own goals. *Dr. Loden is a certified health coach by the National Society of Health Coaches, the most prestigious coaching credential available.*

Our 6 (six) month medically managed group weight loss program will be offered at a reduced monthly or bi-weekly fee schedule, depending on the plan.

**CONCIERGE *Plus*** Receive all the benefits of our Concierge program detailed above, PLUS the following amenities offered by Dr. Amy Loden:

**Dr. Loden as your preferred, primary provider for all visits.** Patients enjoy the collaborative approach provided by Dr. Loden and NP Anna. However, if you prefer to schedule your visits with Dr. Loden, with rare exceptions, she will always be available for you.

**Dr. Loden's personal cell phone number will be provided to you.** This allows easy and direct communications for urgent medical problems that occur outside of our regular office hours. Dr. Loden will use her reasonable best efforts to be available to hear from you when you are ill or injured, and to coordinate your care. **However, for emergencies, always call 911 first.**

**Convenient email and text communication for non-urgent health issues or questions.** You will receive a prompt response from Dr. Loden (usually within 24 hours). You may send a text message if a brief communication is appropriate. Because email and text communication are not always secure, please use discretion when choosing topics to discuss via these platforms. Your patient portal is the best way to communicate securely and confidentially.

**Extended office hours.** Office visits are best scheduled when the full complement of staff is available. However, should you require an occasional visit outside of our usual office hours, including weekends, Dr. Loden will do her best to reasonably accommodate you.

**Health Coaching PLUS.** In addition to the group Health Coaching benefits offered in the Concierge program, Concierge PLUS members receive 6 (six) complimentary individual Health Coaching sessions (\$900 value).

### Our Staff

Our staff is an important part of your experience with our office. They not only have the expertise to advocate on your behalf but will assist you in navigating through other aspects of the medical community when necessary.

### Insurance Information

#### Commercial Insurance Patients

Office visit charges are not included in your annual fee. We intend to remain in-network providers for many PPO insurance plans. We will bill insurance for all covered services and patients will be responsible for deductibles, co-pays and exclusions in accordance with individual insurance plan guidelines. It is our intention that no insurance-covered medical services are included in your annual fee.

As medically indicated, we will make it a priority to refer you to in-network physicians for any necessary consultations and to in-network facilities for diagnostic tests and hospitalizations. Any services rendered by these physicians or facilities will be billed by the performing entity.

#### Medicare Patients

We will continue to submit claims to Medicare and to your supplemental insurance on your behalf for Medicare-covered services. Patients will be responsible for deductibles, co-pays and exclusions in accordance with individual insurance plan guidelines. The annual membership fee is intended to only include services as described herein that are **not covered** by Medicare and **will not be paid for or reimbursed** by Medicare.

#### Annual Fees & Instructions

Please see the Membership Agreement form for annual fees and instructions.

Amy Loden, MD, FACP and Anna Burke, FNP

## **What is the mission of your practice?**

Our goal is to provide the highest-quality medical care and service, emphasizing a proactive, comprehensive approach to both disease prevention and wellness. We strive to provide excellence in care that is both compassionate and truly patient-focused. From the moment you enter the office or attend a virtual visit, we want you to be completely satisfied with every aspect of your care.

## **How is the practice different from a traditional medical practice?**

We have intentionally limited the size of our practice in order to devote more time to each patient's care and individual needs. We also offer patients certain non-covered amenities and benefits designed to personalize and enhance their health care experience. Patients will have little or no office waiting room time, and appointments will start promptly. This practice model also enables us to schedule longer patient appointments (approximately 30 minutes for routine appointments and approximately 60 minutes for the Comprehensive Annual Health Assessment) that they, or we, feel they need. If an issue requires extra time for evaluation or discussion, we will accommodate patients to the best of our ability.

## **What services are provided as a part of my annual fee?**

Please see the Highlights & Details document for a complete list of amenities and benefits provided to our Concierge and Concierge PLUS patients. Your annual fee pays for those non-clinical, non-covered services. Professional services that are covered by Medicare or a commercial insurance plan will be billed separately, and you will continue to be responsible for any applicable co-pays or deductibles relating to those services.

## **Where is your concierge practice located?**

Our office is conveniently located at 3009 N. Ballas Rd, Bldg. B, Suite 215, St. Louis, MO, 63131.

## **At which hospitals are you on staff?**

Dr. Loden is on staff at the Missouri Baptist Medical Center and will personally admit and manage your care (unless you are in the ICU, in which case, your care is managed by the ICU team with Dr. Loden's peripheral monitoring). If you are hospitalized at another facility, we will make ourselves available to communicate with you and to serve as an advocate on your behalf.

## **Do I still need health insurance if I enroll with you?**

Yes. Your annual fee only pays for the non-clinical, non-covered amenities and benefits that are described in the Highlights & Details document. Neither the fee nor the amenities take the place of general health insurance coverage. You are advised to continue your Medicare or other health insurance program coverage.

## **Will you be a provider on my insurance plan?**

We intend to remain in-network providers for most major PPO insurance plans and will bill your insurance directly for professional services that are covered by those plans. (Professional services are not covered by your annual fee.) If the terms of your insurance plan require a co-pay, we are obligated to request payment at the time of service. Even if we are not providers for your insurance plan, we will attempt to refer you to in-network physicians for any necessary consultations and to in-network facilities for diagnostic tests and hospitalizations as medically indicated. Those services will likely be covered by your insurance plan.

## **Will my private insurance reimburse my annual fee?**

The annual fee is not reimbursable by your insurance plan.

## **Will you be a participating provider for Medicare?**

Yes. Our office will file your claims with Medicare as well as with your supplemental insurer on your behalf, as required by law. Office visit fees that are not reimbursed by insurance will be the responsibility of the patient.

## Frequently Asked Questions

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### Do you bill Medicare for my annual fee?

No. The annual fee only includes services and benefits described in the Highlights & Details document that are not covered by Medicare (or any other payer) and that will not be paid for or reimbursed by Medicare.

### Is the annual fee tax deductible or reimbursable through my HSA or FSA?

In some instances, the annual fee, or part of the fee, may be payable through your HSA. You are advised to consult with your HSA or FSA plan administrator, employer, HR representative or tax adviser to clarify qualification in your particular circumstance.

### What are my annual fee payment options?

Your annual fee may be paid in full by check to: **Vitality Medical and Wellness Consulting LLC** or may be paid annually, semiannually or quarterly by credit card. If you opt to pay by credit card, the first payment will be charged to the credit card you indicate on your Membership Agreement form upon receipt of your executed enrollment form. The remaining balance of your annual membership/enrollment fee (if any) will be charged automatically to your credit card in installments after your start date, accordingly. Until we hear otherwise, payments will be processed continually. Please see the Membership Agreement form for the annual payment discount.

### What about labs, X-rays, specialists' fees and hospitalization?

Your annual fee pays for membership in the practice and for many other non-covered benefits. All medical procedures and services, whether performed in our office or by other providers or health care facilities, will be billed by the performing physician and/or entity.

### Will I be required to pay my annual fee even if I do not use your services?

Yes. Paying your annual fee allows you to be a member of our practice and to be in touch with us whether you are sick or well. We strongly encourage you to utilize the benefits offered, regardless of your state of health, to proactively safeguard your well-being.

### What happens if I move out of the area and need to terminate after I enroll?

Your Membership Agreement can be terminated upon 30 days' written notice to our practice. If you move and wish to secure a new physician, the annual fee will be refunded on a prorated basis. Your records will be sent to your new physician upon receipt of a signed release from you authorizing/directing our practice to send the records to your new physician. This release of records is required by law.

### What should I do if I become ill while traveling or away on an extended vacation?

If the problem is minor, call us first. However, if you have a life-threatening emergency, **call 911 immediately** - then you can call us. With the exception of controlled substances, we will seek to accommodate your prescription requests if state/local law allows. If you seek care at an emergency room or urgent care center out of our area, you should feel free to ask the doctor seeing you to call us for coordination of your care. We will be readily available for phone consultation with you and/or other health care personnel. If you should require hospitalization while away, at your request, we will attempt to establish regular phone communication with you and your attending physician(s) to ensure continuity of care.

### What if I need to see a specialist or a surgeon?

Should you desire, we are available to help you decide which specialist to see and to coordinate such consultations. This will ensure the most appropriate resource is used, the earliest arrangements are made, and your applicable medical information is sent in advance of your specialist visit.

### What if I have questions about my concierge enrollment or membership?

Call our Patient Information Line at (314) 806-0440 to be connected with Specialdocs Consultants, the outstanding company long respected for its expertise in membership medicine who assists with the membership aspect of our practice. They can help answer your questions related to enrollment, membership billing and renewals.