

Kathie Allen, D.D.S., P.A.

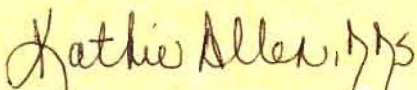
Thank you for joining us in our mission to provide the opportunity for optimal dental health. We are genuinely excited about the relationships we are building with our dental team, our present patients and our future patients.

For a number of years we have had a problem with the way the growing dental insurance business has changed dental care. Insurance companies don't deal very well with third party assignment. They question our every move and try to dictate our course of treatment. Since our primary concern is our patients' health and well being, we have opted to have the patient receive the benefits from the insurance company. Our goal is to keep our relationship as pure and direct as possible. Therefore, we no longer deal directly with any insurance carriers. We deal directly with our patients and assist them in the filing of claims for their insurance benefits. We will be happy to submit the information needed for speedy processing of your dental claims, but we no longer take the assignment of YOUR benefits.

The practical effects of this have been small. All financial arrangements are solely between patients and doctors. The attitudinal change, however, is great. We can continue to employ team members committed to your overall health not solely employed to work with insurance; therefore the savings are passed on to the patient.

The above changes will be implemented as of January 1, 2004. Clearly we value you as a patient, not as an insurance policy. If you have any questions about how this affects your individual circumstances, please call us or discuss it with any of us at your next visit.

Sincerely,


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