



A Revolutionary Care Model **The Advanced and Standard Wellness Plans**

Thank you for your interest in my practice. My practice is a unique wellness-based practice. Rather than modeling the traditional reactive “sick model” of health care, I strive to provide pro-active care for my patients with an emphasis on prevention. I still of course provide care for chronic and acute conditions that may arise, but hope to prevent these from occurring.

To provide this higher level of pro-active care, I left the managed care model (health insurance), since it does not reimburse for many preventative services or visits beyond 10 minutes. I see no more than 12 patients/day providing more personalized care and attention to detail. A traditional medical practice in contrast typically sees 25 patients/day and time with a doctor is often less than 5 minutes. If you are someone prefers the average 2-5 minute visit with a physician, then my practice is not for you.

My practice model is a “Hybrid Concierge Idealized Medical Practice”. The “hybrid concierge” means that I offer both a pay as you go plan, or a annual concierge fee. The idealized medical practice is a model I follow which utilizes electronic medical records, and other tools to help optimize and monitor your health. If you desire the more pro-active preventative health monitoring, anti-aging services, bio-identical hormone therapies and improved access to me, then the Advanced Wellness Plan (Annual concierge) is for you. My concierge practice is priced very competitively and offers much more value than others which simply give you a nice initial exam and cell phone access.

If you’d like to see me for an occasional visit, then the Standard Wellness Plan (pay as you go) may be your best bet. I’ll be glad to discuss options with you at a visit or over the phone. Additionally I often have informational seminars to learn more.

Please review the attached charts to learn more about the two wellness plans. These are not insurance plans. They don’t cover medications, laboratory studies, surgery, x-rays, immunizations and hospitalizations etc. that are part of a health insurance plan. Often times you can bill my fees out to your insurance plan using a superbill that I will provide, and labs, x-rays, hospitals will submit to insurance for you. Reimbursement from plans will vary widely, so call your existing plan if you plan if you plan to submit bills to them. To seek any reimbursement, they must allow you to see out of network providers. HMO’s do not allow this. PPO’s will vary. A Health Savings Account or Flex plan in combination with catastrophic/high deductible is often times a great option with much better flexibility. However, high deductible plans may not be ideal if you have a chronic medical condition that requires you to take numerous medications.

If you have any further questions, I’ll be glad to discuss more with you over the phone, in person, or at one of my upcoming group meetings.

Be well!

Sincerely,

Fred Grover Jr. M.D.

PREVENTION AND WELLNESS MENU

	ADVANCED PREVENTION AND WELLNESS PROGRAM	STANDARD WELLNESS PROGRAM
IN-DEPTH HEALTH ASSESSMENT		
In-Depth Annual Physical with Prevention and Wellness Counseling	Included Annually <ul style="list-style-type: none"> • Health Profile - family History, life style, diet, exercise, risk factors (counseling for genetic testing if indicated) and age appropriate screening • Thorough Exam, ekg, spirometry. Dermatoscope skin inspection. • Evaluation of Expanded lab panels for assessment of cardiovascular, pulmonary, renal, metabolic and hormonal health. • Nutritional Testing- if indicated 	<ul style="list-style-type: none"> • \$250 for In- Depth exam each year • \$190 Standard Annual Wellness exam, includes basic health profile, exam, and indicated lab panels. (ekg, spirometry, body composition extra.)
Body Fat Analysis and Metabolic Test	<ul style="list-style-type: none"> • Body fat analysis included with annual and follow-up visits. Metabolic test is ½ off regular price annually. 	<ul style="list-style-type: none"> • Body Fat \$30 • Metabolic test \$100.
Advanced Genetic and Cardiovascular Screen	<ul style="list-style-type: none"> • Counseling included for DeCode genetic panels, and for heart scans, carotid ultrasounds and other advanced testing. 	<ul style="list-style-type: none"> • Basic counseling included with all annual exams.
GAME PLAN & QUARTERLY MONITORING/ADJUSTMENT		
Annual Game Plan - Based Upon Assessment	<ul style="list-style-type: none"> • Body Optimization - to achieve ideal level of fitness, weight, blood pressure, nutrition and hormonal balance. • Mental Optimization – to achieve sharpness balance & prevent/treat depression or anxiety. ½ off initial neurofeedback therapy with neurointegrator device. • Lifestyle Optimization – achieving balance and reducing stress related illness 	<ul style="list-style-type: none"> • \$100-180 for follow-up game plan dependant on time • Time based office fee schedule is: <ul style="list-style-type: none"> ○ \$100 for 30 minutes ○ \$180 for an hour. ○ Phone \$60 per half hour.
Quarterly Game Plan Monitoring/Adjustments	<ul style="list-style-type: none"> • Monitor Game Plan - results to date • Counseling - adjust plan to meet goals 	<ul style="list-style-type: none"> • Time based fee
PREVENTION		
Anti-aging/Bio-Identical Hormones Counseling	<ul style="list-style-type: none"> • Initial consultation and treatment recs included • 2 Follow up Visits Included 	<ul style="list-style-type: none"> • \$350 for the initial evaluation and treatment • Requires 2 follow-up visits at \$200 each.
Advanced Skin Care	<ul style="list-style-type: none"> • Assessment with dermatoscope & ½ off 1 annual treatment such as microderm or photofacial included. 15% off any additional treatments such as Botox, Juvederm, Sclerotherapy. 	<ul style="list-style-type: none"> • Basic assessment with visits, regular price for aesthetic treatments.
Integrative medicine therapy counseling	<ul style="list-style-type: none"> • Annual recommendation for integration of eastern medicine, herbal, nutritional supplements, and other alternative therapies. 	<ul style="list-style-type: none"> • Time based fee
Neurofeedback Therapy with Neurointegrator™	<ul style="list-style-type: none"> • ½ off initial treatment, 10% off additional treatments. 	<ul style="list-style-type: none"> • \$110 each treatment session
WELLNESS		
Wellness Coaching	<ul style="list-style-type: none"> • Quarterly phone consultations to review wellness goals, progress and adjustments 	<ul style="list-style-type: none"> • Time based fee
Nutritional Coaching	<ul style="list-style-type: none"> • Annual - with quarterly follow up as indicated. Personalized Spectracell or Genova nutritional ordering/evaluation/counseling. Lab cost extra. 	<ul style="list-style-type: none"> • Time based fee

		Standard
	Advanced	Standard
# of Office/Home Visits	<ul style="list-style-type: none"> Up to 10 Office Visits & Up to 2 Home Visits. Scheduled through Office or on-line scheduling. 	<ul style="list-style-type: none"> Office Visits - scheduled through the Office or on-line schedule. Fee for service, time based.
Fee Structure	<ul style="list-style-type: none"> \$1,500 Annual Fee – can be applied to most HSAs Discounted Fees for Couple or Family 	<ul style="list-style-type: none"> \$100 for a 30 min or less visit* \$180 for a one hour visit* \$60 for each 30 min phone time.
Coordination of Referrals and Refills, letters and forms.	<ul style="list-style-type: none"> Covered as needed 	<ul style="list-style-type: none"> Referral without a visit \$30 dollar fee. Refill request without a visit \$10 dollars. Any form <10 pages, 20 dollars.
Billing	<ul style="list-style-type: none"> Billing at time of sign up. Can be paid Annually, quarterly or monthly Form given to you to submit to HSA for annual fee. 	<ul style="list-style-type: none"> Billing at time of visit Form given to you for you to submit for reimbursement from health plan or HSA
Not Covered	<p>These can be billed to insurance by you in most cases:</p> <ul style="list-style-type: none"> Labs, Xrays, Immunizations, Medications, Surgery, hospitalizations. Minor skin surgery. 	<ul style="list-style-type: none"> Refills, prior authorizations, referrals, and forms without an office visit incur a \$10-30 fee. Labs, xrays, immunizations, medications, surgery, must be billed out by you to insurance.
Doctor Access	<ul style="list-style-type: none"> To Office phone/Cell phone/email (Direct Access) To Same or next day appointments To your home or office 	<ul style="list-style-type: none"> To Office phone (Indirect Access) Email or web visits incur a fee of \$40-100 dollars depending on complexity. Appointments available at home or office for additional 50 dollars on top of usual office visit fee.
Terms and Conditions		
<ul style="list-style-type: none"> Reimbursement for annual fee in Advanced Wellness plan may vary from partial to no coverage, based on your HSA. Reimbursement towards individual visits in Standard Wellness may vary from partial to no coverage based on your health plan or HSA. The advanced plan bundles everything to keep it simple and provide the most personalized care. Recognize that these are wellness plans, and not health insurance plans. Neither of these will cover medications, labs, surgery, immunizations and hospitalizations etc that are part of a health insurance plan. You should always maintain at least a high deductible health plan in the event of a needed hospitalization, or unpredictable ER visit 		