

April 20, 2009

Dear Patient:

There is so much that we want to communicate to you about our unique practice! We have posted a 10 page comprehensive letter on the internet for you to review: <http://www.memphisdoc.com/FullLetter.pdf> , or you may request a paper or email copy. It has been my privilege to serve my patients here in the Germantown/Memphis area for more than ten years. All indications are that commercial insurance and government care are moving in the wrong direction —a direction which will lead to fractured doctor-patient relationships and compromised quality of care. I refuse to compromise. My staff and I are ready to make a commitment to a long-term relationship that will ensure you or your family the kind of personalized care that may not be readily available to most in the future. This short letter is not the correct venue for me to fully elaborate, but herein lies my invitation to allow you to consider care within a retainer medicine structure.



As of August 2008, our practice discontinued its affiliation with all insurance plans. Our current practice structure is a retainer professional model. Although retainer medical practices are common in Britain, Canada and some areas of our country, we are among the first in Memphis to make such a transition. As a CMCG Member you will enjoy the greatest value and the largest menu of services of any retainer practice we have seen in the country. We will provide personal service as we will limit our practice to 200 families. We will provide care by email and telephone when it is safe and appropriate, and we will be available for after-hour acute care visits. Our emphasis will be on wellness and on the ability of modern techniques and technology to rapidly cure, allowing you a prompt resumption of your life activities. Our patients will have access to what has been called “the most progressive medical practice in the country” by a local medical school residency program director.

How it works: All new or established patients (who have not signed a CMCG retainer contract) may be considered "Guests". A Guest status allows access to our full menu of services, and allows up to 60 days to consider the benefits of Membership. Our contract with our Membership requires that we only care for those who exercise a 12-month retainer agreement and commit to the annual or monthly retainer fee. This retainer relationship will be the ONLY way that we can care for our patients. Substantial discounting is available to those who register now rather than delay a membership commitment. Our members understand that the relationship between doctor and patient must not be encumbered by third parties who have conflict of interest in your care. Although our members may receive an insurance benefit from their insurance filing, they do pay an annual retainer fee and they do pay a discounted member rate for office services. The benefits of Membership are substantial and comprehensive, and are enumerated in other CMCG publications.

As you turn over this letter, you will see our new location! Our practice will relocate itself only one block away in a freestanding structure in historic Old Germantown, conveniently located next to the laser and surgical facility with which we are associated. Why is this second facility important to you? Because part of the goal of our new practice is to help you avoid unnecessary emergency room (ER) visits and hospital visits. ER encounters are universally unpleasant experiences, and under many

**We are legally required to disclose that this letter will serve as notification to you that any individual or family that does not exercise a retainer contract within 60 days of receipt of this letter will legally nullify the doctor-patient relationship at the time of the expiration of that 60 day period.*

insurance contracts can be very expensive for you. Our surgery suite will allow a better option, and our laser technology can rapidly treat some medical problems that would otherwise be difficult to treat.



Links for more information (type these into your browser):

<http://www.memphisdoc.com/FullLetter.pdf>

<http://www.memphisdoc.com/ShortLetter.pdf>



Important details are attached on the following page. After a review of additional CMCG publications you will find that substantial discounts can be realized if you do not delay a membership decision. At your request, we will be delighted to provide any additional information or explanation that you may need. Our Membership Coordinator, Val Russell (vfrussell1@bellsouth.net) is available by email or phone (901.752.4999 or 901.283.5334) to aid in your transition to membership.

Sincerely,

Gregory Laurence, M.D.

Three page new patients 011209.doc

Important Details



Action List for you

Contact Val immediately to request any information (including our comprehensive information letter) at 901.752.4999 or yfrussell1@bellsouth.net

Please request any of this information by email. Feel free to forward this information to any friends or family who would have interest in our practice.

We also accept corporate clients. We will contract with small companies to care for the entire company staff or we will work with corporate executives. Tell us who within your company to contact.

Miscellaneous Information

Filing of Insurance

We recommend that you not file insurance, even if you believe you will receive a full or partial reimbursement. The relatively small reimbursement is offset by the fact that your medical condition will show up on the shared database of all the insurance companies (this can increase rates or make you uninsurable in the future). In the event that you do desire to file for insurance benefit, we can help!

Reimbursement of the Fees

Membership and office visit fees may be reimbursable under your company flexible benefit plan.

Office Fees

We charge a discounted office visit in addition to the membership fee. This allows us to keep the monthly fees at an affordable level, and allows compliance with insurance regulations.

Opt-in Period

Contractual and liability constraints will only allow us to care for patients for 60 days after the initial membership offer or initial office visit unless a membership retainer agreement is established.

Membership Fees (Wellness members and Medical members)

Individual → \$125 per month Couple → \$200 per month Family → \$300 per month

Sample Office Visit, Procedure, and Lab Fees for Complete Medical Care Germantown

Service	Emergency Room or Hospital Fee	CMCG Guest Fee	CMCG Member Discounted Fee
Level 3 Evaluation	\$400	\$240	\$120
Kidney Stone	\$6,000	\$3,000	\$1,500
Facial Laceration Repair	\$4,000	\$1,600	\$800
Migraine/ IV therapy	\$4,500	\$2,000	\$1,000
Complete Blood/Urine Panels	\$1,500	\$280	\$140
Electrocardiogram (EKG)	\$400	\$100	\$50
Male/Female hormone test	\$800	\$200	\$100