



May 1, 2024

Re: Employee/Dependent of Atlantic Concrete/A-LOK/Vertex

To Whom It May Concern:

Our employees and their dependents participate in a high deductible group health plan provided by our company. We are self-insured for our medical plan. This plan is administered by Luminare Health – which is a third party administrator. Our health insurance plan has an underlying deductible of \$1,500; however, our company will pay this deductible, once the service has been rendered. Therefore, our company will reimburse you, the provider, once our third-party administrator is notified of any claim that may be applied to the deductible portion of our plan.

We understand the importance of your firm charging up front dollar amounts for services that may be part of the deductible. Please take into consideration the arrangement we have in place which is explained above. Therefore, if a deductible applies, we're asking you please refrain from charging our employees at the time of service. We'd prefer you wait until after you have submitted this claim to Luminare Health and allow them to then adjudicate this claim and then apply the deductible as necessary. Please feel free to contact our office with any questions at (215) 945-5600. Thank you.

Sincerely,

Judith Westhoff  
Insurance Coordinator