

Dear Dudek & Bock Employee/Patient of Dr. Luis Santiago

During Open Enrollment you selected Dr. Luis Santiago as your Primary Care Physician (PCP). About a dozen Dudek & Bock employees (and their families) were patients of Dr. Santiago. Unfortunately, Dr. Santiago has decided that he will see no adult patients. In the Blue Cross Blue Shield network, is he *only* a pediatrician. Your children can continue to see Dr. Santiago, but adults cannot.

Our insurance brokers confirmed today that this applies to the HMO **as well as the PPO**. Even if you switch to the PPO, Dr. Santiago will not accept your insurance. If you want to have the additional flexibility of the PPO, please contact me, *but you will still have to choose another doctor*.

Our insurance broker said this was an unusual situation, and that they had never before seen a PCP stop seeing adult patients mid-year. It was completely a decision by Dr. Santiago. Blue Cross Blue Shield contacted his office, and they confirmed that Dr. Santiago has no intention of changing his credentials, and will remain as a pediatrician only.

I am very sorry that you, and so many other Dudek & Bock employees, have been affected by this change. At this point you have two choices:

1. You can change your medical plan to the PPO, which will give you more flexibility, but you will still have to choose another doctor.
2. You can choose a different PCP. The HMO allows PCP changes once per month, which would take effect in the following month. So if you let me know before the end of September, the change would be effective 10/1.

We do not yet know what insurance carrier we will have next year; however, we will still be offering a discount for a "Wellness" program. Due to the COVID situation, you will get the discount if you (and your spouse if covered by Dudek & Bock insurance) get a flu shot before our Open Enrollment. Unfortunately, if you have HMO insurance you can *only* get the flu shot from your PCP. If you get a flu shot at Walgreens, CVS, etc., the HMO will not pay for the vaccine. You can still get the shot elsewhere, but you would have to pay for it (probably about \$40).

Nancy Hopkins  
773-466-3121  
nhopkins@dudek-bock.com