Q & A About Insurance Approval & Treatment Costs for the OrthoPak®2 Bone Growth Stimulator

Q. What can I do if my insurance company denies my claim?

A. You should never accept an initial insurance denial as the final determination. You have the right to appeal a denial. Most insurance denials are a result of incomplete information, or not really understanding the medical treatment being prescribed by your treating physician.

Contact Biomet and we will work with you to do one or more of the following:

- Help identify the reason for the denial
- Provide the insurance company with additional information to support your claim.
- · File an appeal to have the claim reconsidered.
- Direct your claim to someone at the insurance company the better understands your medical needs (this may be a nurse, case manager or the plan's medical director).
- Contact vour employer and ask for assistance in getting the claim approved. This is often an excellent approach to getting your claim resolved, and you owe it to your employer to ensure you are receiving quality care and that matters are expedited.

Q. How much will my insurance pay?

A. Some insurance companies have established fixed payment amounts (sometimes referred to as "allowances". "fee schedules" or "UCR"). These amounts vary with each insurance company. Biomet will file the initial claim on your

behalf: however, any amount not paid by your insurance company, due to fee schedules, may be your financial responsibility.

Q. What can I do to get my insurance company to pay at a higher level?

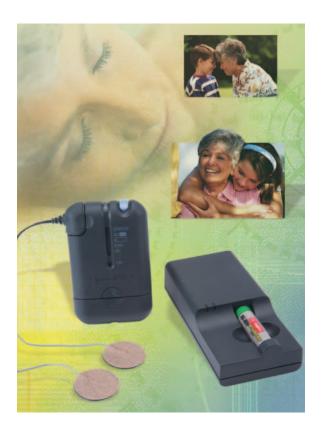
A. Simply ask! Your physician prescribed an OrthoPak Noninvasive Bone Growth Stimulator for the treatment of vour nonunion fracture as a surgical alternative for you. The use of this noninvasive method of treatment, over surgical intervention, may have saved your health plan approximately \$10,000, not to mention the risk(s) prevented which are inherent in any surgical procedure. Your health plan may have standard fee schedules for bone stimulators, which ar unrealistic, that can potentially result in higher, out-ofpocket costs for you. Their fee schedule may be old, outdated and not based on present day costs. While the unpaid balances may be your financial responsibility, you can express your concern over the substandard fee schedule, directly to your health plan, by sending an appeal to the medical director asking for reconsideration and a higher level of reimbursement. Many times, insurance companies will consider a higher level of payment as an alternative to a more costly, surgical procedure.

Q. What can I do if all of these options fail to get a higher level of reimbursement for my bone growth stimulator?

A. If you have been actively working together with Biomet, your employer and insurance company to get a higher level of reimbursement and are not successful, you are financially responsible for any unpaid balance. Biomet is sensitive to the fact that, often times, patients do not have the financial resources immediately available to them. If you find yourself in this situation, contact our Treatment Access Coordinator at 1-800-526-2579.



OrthoPak® 2



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Your Prescription For the OrthoPak® 2 System

Dear Patient.

We are pleased that your doctor has prescribed and selected the OrthoPak® 2 Bone Growth Stimulator for you, as an adjunctive treatment to aid in the healing of your fracture. Together with our Biomet Sales representative, your doctor has selected the lightest weight, noninvasive system with less than one ounce at the fracture site.

OrthoPak 2 can only be obtained with a doctor's prescription and **should not be substituted.** If anyone contacts you about using another bone-growth stimulator, please contact your Biomet Field Sales Professional at 1-800-524-0677. **DO NOT ACCEPT SUBSTITUTIONS.**

The **OrthoPak 2** device is portable and easy to operate, allowing you to treat your fracture while going about your daily routine. You can treat with the device regardless of how your doctor is treating the fracture; you can use the system with a cast, under a fracture brace, internal fixation (plates and screws) or external fixation. **OrthoPak's 2** capacitive coupling technology is the only noninvasive technology that offers 24-hour daily treatment. It is very important that you treat with the **OrthoPak 2** System for the recommended 24-hours per day. You will be receiving a Patient Manual and Package Insert with your new unit. Please read through it carefully.

OrthoPak2



Given the many factors that can affect how broken bones heal (i.e. type of fracture, location, how deep the fracture or fusion is relative to the skin, how wide the gap is between the bones, etc.), Biomet is committed to the successful treatment of your fracture.

- Biomet has over 450 direct field sales professionals to provide on-site, technical assistance, answering any questions you may have.
- Biomet has a Patient support staff, available to answer your questions and concerns, at 1-800-524-0677.
- Biomet has seasoned reimbursement professionals to aid in insurance, reimbursement

Optimal Comfort

The **OrthoPak®** 2 Noninvasive Bone Growth Stimulator is the lightest weight (less than one ounce at the fracture site), smallest, most compact system and is the ideal treatment adjunct for nonunion sites where patient comfort is more difficult to achieve.

- OrthoPak 2 has virtually no system discomfort at the site due to the unique, ultra-lightweight electrode design.
- OrthoPak 2 is especially appropriate for treating proximal femur. metatarsal/tarsal and clavicle fractures.
- OrthoPak 2's unique capacitive coupling format is the only noninvasive technology that offers 24-hour, daily treatment.
- OrthoPak 2 is an effective, clinically proven treatment adjunct as demonstrated in PMA 850022.
- OrthoPak 2 is easy to use apply electrodes at nonunion site insert battery and activate alarm.
- OrthoPak 2's electrode placement is easy and universal to all application areas – one versatile system treats all.
- Customer Service provided 24-hours/7 days a week using highly trained in-house and sales personnel.

What You Can Expect to Receive for the Service Fee

A specially trained, Biomet Sales Representative will consult with your doctor and discuss the factors that would give you the best chance for a successful outcome [i.e. length of fracture, how deep the fracture is under the skin, how the doctor will limit any motion in the fracture (immobilization), and how large the gap is between the bones].



- Biomet will show you how to use the system.
- Biomet will be there every step of the way. Your sales
 professional will be available to you and your
 doctor during the course of your treatment follow-up visits.
 Our service to you to insure you have every chance for a
 successful outcome.
- Your electrodes or unit will be replaced at no additional charge if the way your doctor manages your treatment changes (i.e. cast or external fixation removal).
- The Biomet Patient Support Staff is available to answer your questions and concerns between the hours of 8:30 a.m. and 5 p.m. EST at 1-800-524-0677.