



Cynthia L. Garner, D.D.S.
Garner Family Dentistry

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October 1, 2024

Dear Patient Family,

We are writing to inform you that as of January 2025, Garner Family Dentistry is planning to become an out of network provider for DHA, MetLife, and Principal dental insurance companies. This was a difficult decision and it was not made lightly. In the past few years, overhead expenses for most businesses have increased exorbitantly and unfortunately dental practices are no different. While overhead costs have increased, insurance companies have failed to help offset these costs, placing the burden entirely on in-network dental providers. At the current level of reimbursement from these companies, we are unable to continue providing the highest level of care, compensate our employees fairly, and purchase high quality materials and equipment. As such, we will not compromise our high standard of care or cut corners as an in-network provider.

What does this mean for those with these insurance plans? While we will no longer be contracted with your insurance plan most PPO insurance allows you to use out of network providers. We recommend contacting your insurance provider to make sure you have out of network benefits. In fact, with some insurance plans there is really very little difference between in and out of network benefits.

Please understand that we do not plan on making these changes until January 2025 but wanted to give you advanced notice so that we could address any questions or concerns. This also gives you the opportunity to discuss this issue with your employer's HR department.

We hope that you will continue to visit us for your dental care. We also hope you appreciate our quality focused and compassionate care, as well as our cutting-edge dental technologies which improve the convenience and quality of your dental care. Our commitment to providing you with the best care possible will never change, and we look forward to helping you meet your oral health needs.

Sincerely,


Cynthia L. Garner, D.D.S.