



Established in 1999, **EXCLUSIVE CARE** was created as a high value health plan option. You receive quality health care coverage for you and your family.

Unlike other managed healthcare plans, **EXCLUSIVE CARE's** primary care providers are not paid a fixed amount per month. All of our providers are paid for each treatment no matter how frequently the patient is seen.

We are always modifying our network based on need and growth. We invite you to visit our website at exclusivecare.com for additional information.



Making an Informed Decision



Choosing the right health plan is an important decision affecting you and your family. Insurance serves primarily as a sense of security until you *need* care or service. **Knowing the reputation and philosophy of the Plan** you select is important. Here are some things to consider when selecting a health plan:

If you have an established relationship with a physician, you may want to make sure that physician is participating in the Plan you select. If you decide to change Plans and are looking for a new physician, **ask your current physician, co-workers, family and friends for recommendations.**

If you have a health condition that has or may necessitate hospitalization, **check out the quality of care ratings of the hospitals.** You can find an abundance of information on the internet.

Understand your coverage by comparing each Plan - service by service and educating yourself on out of pocket expenses. You'll want to know the coverage levels for major medical care in addition to the services you most frequently use.

Consider the kind of flexibility you want in a health plan. Participating in a more structured Plan usually results in lower premiums while more flexibility and freedom generally equates to higher premiums.

Once you've weighed the services offered against your healthcare needs, you're ready to make an informed decision.

Exclusive Care

Select Plan for Medicare Eligible Retirees

A Not-For-Profit-Plan

800 962-1133

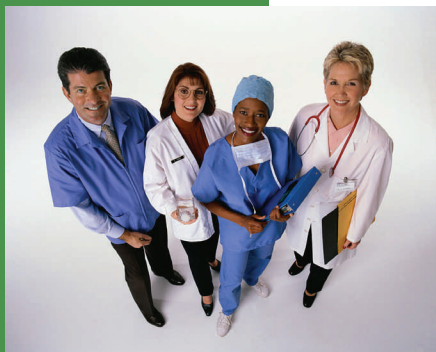
Exclusive Care

Medical coverage ranks as one of the top five priorities for Americans.

Don't go without medical coverage.

Exclusive Care offers:

- Reasonable co-payments and coinsurance
- Freedom to choose your providers
- Flexibility to accommodate your active lifestyle
- An outstanding local provider network plus national coverage
- Preventive care emphasis
- Centers of Excellence
- And more!



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Visit us at Exclusivcare.com**

PHCS/Multiplan and

Exclusive Care

PHCS/Multiplan gives members access to one of the largest PPO networks in the state. National coverage is also available through the PHCS/Multiplan network.

A few reasons to enroll:

The plan gives you freedom!

Expansive network coverage means you get more for your money.

You have access to Centers of Excellence

Maintain or improve your health with the plan's preventive benefits.

The plan is supported by credible and reliable organizations.

Prescription drugs

The prescription drug benefit is administered through **Medco**. There are hundreds of participating pharmacies, including Rite Aid, Walgreens and CVS drugstores, and Exclusive Care's own pharmacy.

Exclusive Care is making access to care easier!

The Exclusive Care Select Plan has been designed to accommodate active lifestyles. It provides comprehensive coverage no matter where you need care – locally, regionally or nationally. In fact, there are three tiers of coverage available to you at any time.

The Exclusive Care Select network

(Tier 1) provides comprehensive coverage through a focused network of hospitals, medical groups and physicians. This tier offers the highest level of benefits.

The PHCS/Multiplan network (Tier 2)

provides excellent network coverage throughout the state, as well as coverage anywhere in the country through the nationwide PHCS/Multiplan network. While members will continue to enjoy comprehensive coverage under Tier 2, the deductible and out-of-pocket maximums are greater than in Tier 1.

Point of Service Plan

Members may access any provider in either tier at any time, except for services that require prior authorization or services that must be provided by a designated **Center of Excellence**. Medicare is billed first and Exclusive Care second. Medicare and Exclusive Care will pay a smaller portion of the cost for a provider that does not accept Medicare assignment.