

Dear New Member:

On behalf of all of our physicians and staff we thank you for selecting Meritage Medical Network in collaboration with NorthBay Healthcare. Meritage Medical Network is an integrated group of more than 700 physicians in private practice throughout Marin, Napa, Sonoma and Solano Counties. Our medical group, which provides access to NorthBay Healthcare, includes both primary care providers (family practitioners, internists and pediatricians) and specialists who offer care in all fields of medicine. Some of the benefits of Meritage Medical Network membership include:

- Limited out of pocket expenses
- Reduced paperwork
- Local medical care that focuses on prevention and health maintenance

We have enclosed several documents and brochures that contain valuable information about managed care and Meritage Medical Network. We encourage you to read this information and become familiar with the steps you need to take to access care and services. Most importantly, we suggest you set up a visit with your Primary Care Provider to establish care, assess your wellness and make a plan for any of your health concerns.

Please look at your member identification card to confirm that the name of the primary care provider that you selected appears on your card and is correct. Should there be a need to change your primary care provider or your personal information, please contact your health plan at the number listed on the back of your card.

As a Meritage Medical Network member you have an RN Case Manager and a Benefits Coordinator who are happy to assist you with the following:

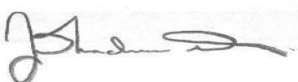
- How to use your HMO plan
- Understanding our referral process
- How to access care
- How to file a complaint
- Hours of operation, addresses and telephone numbers for our providers

To get help, simply contact our Member Services Department from 8:30 A.M. until 5:00 P.M. Monday through Friday at 415-884-1840. We will accept your collect telephone call if you do not have access to telephone service or you can call our toll free number at (800) 874-0840 TTY: (415) 884-1801.

In keeping with Assembly Bill 1286, Meritage Medical Network wishes to inform you that if you have been receiving care from a health care provider, you may have a right to keep your provider for a designated time period. Please contact your HMO's customer service department. If you have further questions, you are encouraged to contact the Department of Managed Health Care (DMHC), which protects HMO Consumers. DMHC's toll free number is 1-888-HMO-2219, or their TDD number for the hearing impaired at 1-877-688-9891. DMHC can also be contacted through their website at: <https://www.dmhc.ca.gov>

Once again, we welcome you and thank you for choosing Meritage Medical Network.

Sincerely,



J. David Andrew, M.D.
Medical Director



M. Sockell, M.D.
Chief Medical Officer