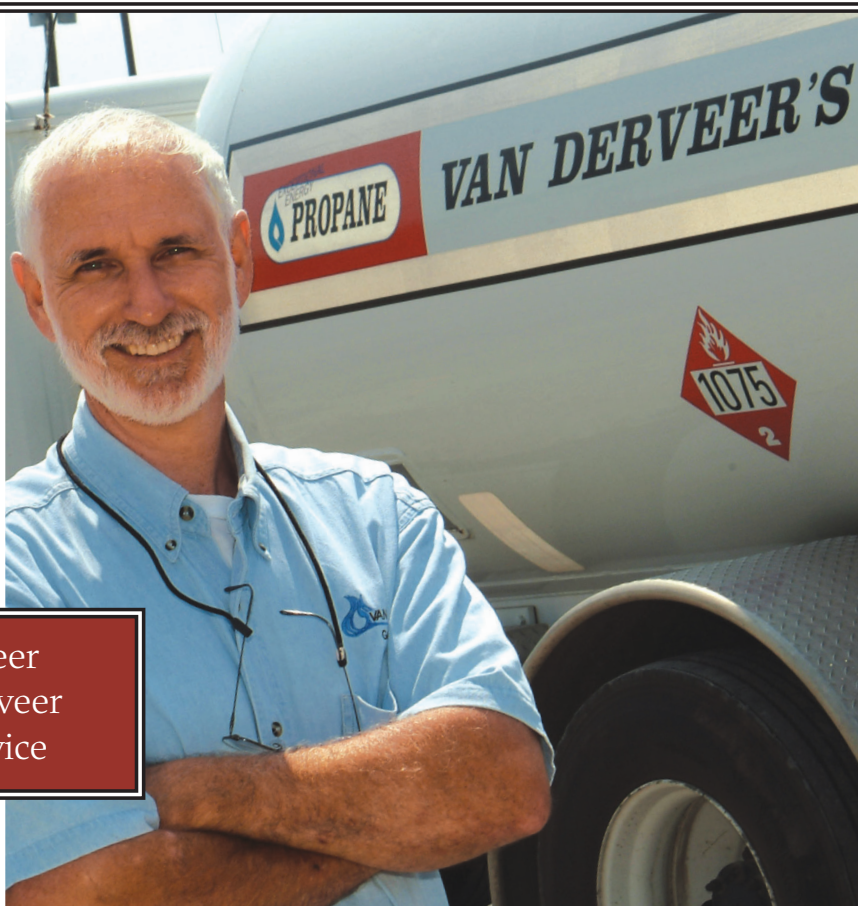


# *We're not Just Another Insurance Company*

*My Company  
Understands  
How Much You  
And Your  
Family Depend  
On Us*

Harold Van Derveer  
President, Van Derveer  
Propane Gas Service



*So Does  
The Health  
Plan  
I Offer  
My  
Employees*

Service, comfort and warmth. In the propane gas business, that's what the end-customer is really paying for. That, and timely delivery.

Well, I certainly wasn't feeling much comfort about the way my former, so-called "national" health care coverage was being administered. As a matter of fact, they were downright chilly. So I changed course and headed in the direction of a locally managed health plan...FirstPlan. It's specially made for small businesses by FirstCarolinaCare. And do they deliver? My employees are really pumped! I wouldn't go anywhere else.

**First**CarolinaCare, Inc.

(910) 715-8100 • 800-574-8556 • [www.firstcarolinacare.com](http://www.firstcarolinacare.com)

## What our clients are saying . . .

I operate a child care center because I enjoy caring for others, so it really bothered me that I wasn't able to provide my staff with any kind of health care coverage. I was thrilled when I learned about FirstPlan, which is an affordable health plan specially designed by FirstCarolinaCare for small businesses like mine.

The kids count on us to be there for them. Now, thanks to FirstCarolinaCare my employees know they can count on me too.

Carole Patterson, Owner  
A World of Children  
Child Care Center

Eddie Hunter, President,  
Hunter Detailing, Inc.

*Drafting Service for the structural steel industry*

With a small company like ours...and in a sluggish economy, it becomes difficult to offer employees benefits such as health care coverage. With one eye on the future and the other on finances, we are growing in preparation for an economic recovery. That means we need good benefits to attract good people...highly qualified professionals.

FirstCarolinaCare definitely came through for us. They offer a competitive small business product, FirstPlan, at an attractive price. And at all times, *their* highly qualified professionals pay close attention to every detail.

Aside from our customers, the most valuable asset in our stores is our people—behind the counter, stocking shelves, keeping our business going. And if one of the staff decides to quit... talk about inconvenience. So we put the same kind of thinking into keeping our employees happy as we do our customers— give them what they want...when and where they want it.

FirstCarolinaCare had just the thing...FirstPlan. A choice of doctors. A choice of medical facilities. A choice health plan for any small business.

Lowell Simon and Gene Horne  
Managing Partners  
Fuel Mate Convenience Stores

Johnnie Morman  
Executive Director,  
Area of Richmond Transit

It can be a moving experience, helping the elderly and the sick get to where they need to go. Whether it's for medical treatment, food and supplies, or to visit loved ones... my company is a vehicle for hope and good will.

It was important to me to spread the good will to my employees. Most did not have health care coverage. But, as a non-profit company, I had trouble making the numbers work when looking at options for health coverage. Then I ran across FirstPlan. It's custom made by FirstCarolinaCare for the small budgets of small businesses. It definitely got me where I wanted to go.

Dedicated professionals. Comprehensive services. Community focus. That's a good summation of what our law firm stands for. In my mind, every member of our team is a partner...even if their name isn't on the door.

When we decided to make a change in our health care coverage, it didn't require much deliberation. The verdict— FirstPlan, an affordable health plan created by FirstCarolinaCare that truly represents the interests of the small business. Dedicated professionals, comprehensive services and community focus are what they stand for as well. It's a perfect partnership.

Will Atkinson, Partner  
Hollers & Atkinson  
Attorneys at Law

# FirstCarolinaCare: Our Story, Our Mission

Why would a health system like FirstHealth of the Carolinas decide to get into the health insurance business? For two main reasons—to provide local businesses affordable alternatives to coverage and to act as a secure reimbursement vehicle for local health care providers throughout the Sandhills region. In 1998, as many other insurers were exiting the state, we came to the conclusion that this rural area needed a secure health care financing mechanism. Let's face it— if you work here and you live here, then you'll most likely get your health care here, too. So, FirstHealth purchased a license from Kanawha, met all NC Department of Insurance regulatory and financing requirements and changed the name to FirstCarolinaCare.

*Why not keep your health care dollars local?*

FirstCarolinaCare began operating a health plan for FirstHealth employees and their covered dependents in October 2000 with the vision of expanding into the local commercial population. In 2001, FirstCarolinaCare was tapped to provide coverage to several large golf courses and the local newspaper. That began our commercial business sales, and those businesses continue to partner with us today in employee health benefits.

After a year under our belt in large group sales, we decided to tackle another challenge—to cover the uninsured. With a staggering 40 percent of the small business workforce uninsured in our area, FirstPlan was developed in 2002 with cooperation from FirstHealth and local physicians. FirstPlan is a group of coverage products for small businesses that offers various tools to make coverage more affordable. These tools include CareCredits and a subsidy for lower-wage employees.

*When everyone is covered everyone wins.*

Although FirstCarolinaCare has a license to operate in 51 counties across North Carolina, we choose to focus our efforts in Hoke, Lee, Montgomery, Moore, Richmond and Scotland counties. Our provider network may be focused, but it provides choice through out-of-network benefits. It includes virtually all of the health care providers in our service area as well as University of North Carolina Hospital and its 600+ Physician Associates. We don't intend to be everything to everybody across North Carolina, just the best right here within this area. And that allows us to focus on each of our clients.

So, through choice, comprehensive benefit plan designs, employee education and preventive care benefits, FirstCarolinaCare works with you to provide premium stability and predictability over time. Currently, more than 140 businesses totaling close to 11,000 members have chosen FirstCarolinaCare for their health care coverage. Why don't you?

*For more information or for a free quote, please contact your broker or agent, or contact us directly at (800) 574-8556 or (910) 715-8100.*

The benefits and programs provided through FirstCarolinaCare include:

*In-network/  
Out-of-network  
coverage*

*Prescription drug  
coverage*

*Vision discount  
program*

*Annual health  
screenings*

*Chronic care  
management*

*Wellness packages*