We can help you focus on your medical recovery and not worry about your financial recovery.

Mosaic Finance solves the problem of finding an affordable method to pay for medical care.

Mosaic Finance helps make health care more affordable because it spreads out the total amount you're responsible for into smaller monthly installments.

Mosaic Finance lets you arrange financing without disturbing other lines of credit.

Mosaic Finance can help you make payments without affecting other purchases you need to make. An account is established for payment of medical care costs. You avoid withdrawing from your savings accounts, adding to a bank loan, or jeopardizing other lines of credit. There is no credit check and no credit reporting.

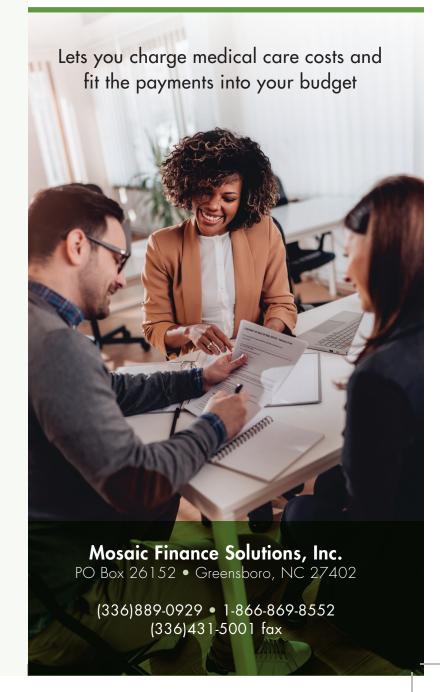


PO Box 26152 • Greensboro, NC 27402

(336)889-0929 • 1-866-869-8552 (336)431-5001 fax

We appreciate your prompt payment so that we may continue to provide services to other patients.





Mosaic Finance Solutions ... an affordable alternative for paying health care expenses.



At FirstHealth, When you enter a hospital, we understand that you have several concerns, including the restoration of your health, and how you will pay for the care that you receive.

Hospitals have both the technology and staff to deal with your medical condition. To ease your concern on how you'll pay for your care, FirstHealth can offer you a number of payment alternatives.

One of FirstHealth's representatives will discuss your insurance coverage with you and help you to understand what it will cover. When your self-pay responsibility is determined, we will help you select the payment option that is best for you.

Three payment options are available to you.

- 1. You may choose to make an estimated payment in full at the time of discharge by cash or check.
- **2.** You may choose to use your VISA or MasterCard to pay for your charges at time of discharge.
- 3. You may choose to have FirstHealth of the Carolinas place your charges on a Mosaic Finance open-end charge account. This allows you to have health care charges on a separate account. You can pay the account with convenient monthly installments, which will be 2.5% of your highest account balance, or a \$25.00 minimum payment, whichever is more. This allows you to repay your account in a period up to 56 months. NOTE: If you pay your account balance in full within 30 days, Mosaic Finance will waive the finance charge.

We can approve an account for you on the spot. We'll carefully go over the contract with you and explain all the features, including interest charges, which you will find very competitive.

While we do ask you to sign a credit agreement, just as you would with any extended payment plan, the main stipulation that needs to be satisfied is that you will be responsible for a minimum payment of 2.5% per month of the total balance owed. Once that has been determined, Mosaic Finance goes to work for you immediately.