

**Health Care One, LLC
Elite Business Solutions, Inc.
Receivership – Answers to Consumers’ Most Frequently Asked
Questions**

**What Happened to Health Care One (“HCO”) and Elite Business
Solutions (“Elite”)?**

HCO and Elite were sued by the U.S. Federal Trade Commission which alleges that they engaged in deceptive trade practices in selling healthcare discount programs. HCO sold these products under the name “Health Care One”. Elite sold similar products under the names “Elite Healthcare”, “Easy Life Healthcare”, and “Republic Healthcare”. HCO also had contractual arrangements with sub-marketers who sold the HCO product under their own private label names, including American Eagle Healthcare, Global Healthcare, and Easy Life Healthcare. For these sub-marketers, HCO handled all order processing and customer service relating to cancellations and refund requests.

As an initial step, the court entered a Temporary Restraining Order which prohibits them from using any deceptive practices in the future. The Court also froze their bank accounts and funds and appointed a Temporary Receiver who has taken control of the business operations of both companies. For complete details on the receivership go to www.hcoreceiver.com.

Are HCO and Elite Still Operating?

The Temporary Receiver has suspended all operations at both HCO and Elite. All employees have been sent home. All sales and customer service regarding billing, refunds and cancellation activities have been suspended, and all websites have been de-activated. Customer service as to the details of your discount plan is still available through the toll free numbers on your Enrollment Card. The primary vehicle for communication with consumers is through the Receiver’s website at www.hcoreceiver.com. Consumers can send questions to the Receiver’s office at info@hcoreceiver.com.

Will HCO or Elite Still Charge My Account Every Month?

No. The merchant accounts of both HCO and Elite have been frozen and no more automatic charges will be made against any consumer accounts.

Am I Still Covered by the Plan I Bought From HCO or Elite?

Yes. We have been assured by the third party providers of the plans sold by HCO and Elite that they will not cancel out any consumer who purchased through HCO and Elite without giving notice to the Receiver. As such, you are still covered by the plan you purchased even if the most recent payment was not made. But, we can make no assurances as to how long this procedure will continue – it probably will not continue for more than a few weeks while the initial court proceedings progress.

How Do I Get Information About my Program Benefits?

You can still get details about your Plan – which doctors are covered, etc. - by calling the Toll Free Numbers for the specific plans which are listed on the back of your Enrollment Card. Those numbers are also available on the Receiver's website at www.hcoreceiver.com.

If I Cancelled Previously, Will I Get My Refund?

If you gave notice of cancellation before the Temporary Receiver was appointed and within the 30 day period after your enrollment, then you are entitled to the refund that HCO agreed upon which generally did not include the non-refundable processing fee. The question then is whether HCO or Elite will have enough cash available to pay these refunds. We will not know the answer to this question for several months. It will depend on many factors, the biggest being whether the HCO and Elite have adequate funds available.

As Part of the FTC Case, Will there be Refunds?

It is still very early in the FTC case, and the Receiver just does not have enough information to advise consumers whether, and to what extent, refunds may be available.

What Should I Do Now to Protect My Rights?

You do not need to take any action right now to protect your rights. A primary goal of the FTC and the Temporary Receiver is to protect consumers, but the exact procedures for that will take a few weeks to evolve. Once those procedures are in place, we will provide the best notice possible to consumers.