



**RANCHO FAMILY**  
MEDICAL GROUP

# Your Choice for Your Health: Find the Right Doctor for You!

Primary Care Physicians in Temecula,  
Murrieta, Fallbrook, Menifee, Sun City, and Hemet



# RFMG Specializes in Senior Care



## Rancho Family Medical Group

Trusted Primary Care Since 1942

- 12 offices across the Southwest Riverside region
- Dedicated team of physicians
- Exceptional healthcare services
- Offers nutrition talks and exercise courses
- Access to local hospitals, specialists, and wellness programs

*We are dedicated to helping patients achieve and maintain optimal health!*

## Hospital Affiliations

Our patients are cared for by our hospitalist team at the following locations:

- Loma Linda University Medical Center in Murrieta
- Rancho Springs Medical Center
- Temecula Valley Hospital
- Inland Valley Hospital

## Large Network of Specialists

Rancho Family Medical Group has partnered with Regal Medical Group as our IPA (Independent Physicians Association), a prominent medical group in Southern California for over 35 years.

### Regal Medical Group

The partnership guarantees premier healthcare for our patients to access local specialists, hospitals, and insurance companies.

## Patient Relations Team

If you are 65 or older, our dedicated team is here to help in any way we can!

*We are your personal problem solvers!*



**Call our team directly!**  
**951.430.4969**

**Our team can help with:**

- Complications with your care
- Insurance questions
- Specialist questions
- And more!

## Care Teams

Someone is always available!

### What is a Care Team?

A care team-based approach involves various members, such as doctors, nurse practitioners, physician assistants, nurses, and other allied health professionals, each contributing their specialized skills and expertise to address the diverse needs of patients. (See pg. 5 for a breakdown of each provider definition)

### Care Team Goals

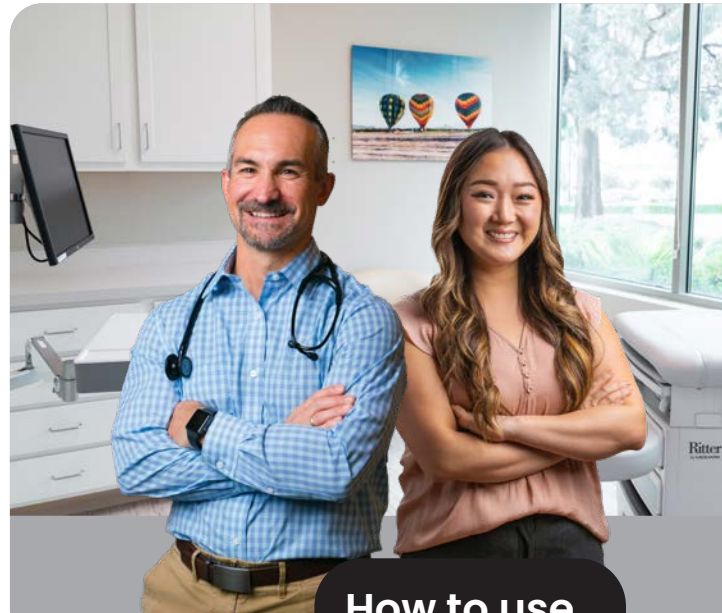
The aim of care teams is to enhance the quality of patient care by fostering communication, sharing information, and increasing patient access to care.

*This approach recognizes that healthcare is multifaceted and requires a collective effort to provide effective and well-rounded medical services.*

## Nurse Practitioners & Physician Assistants

Have specialized training in:

- Diagnosis and treatment
- Medical history updates
- Lab and diagnostic test orders
- Result analysis
- Treatment plans
- Patient education
- Referrals
- And more!



### How to use a QR Code

1. Open your phone's camera app.
2. Point the camera at the QR code.
3. Tap the banner that appears on your screen.



## Same-Day & Longer Appointments

Get the care you need as soon as possible!

- Available for prompt medical attention
- Scheduling tailored to patients' needs
- Extended appointment time exceeding industry standards

# What makes us different?



## Better Physician Connections

We understand that a doctor who listens to you is of the utmost importance.

*We invest in having medical scribes take notes during your visit so your provider can be more attentive and intentional to your individual needs.*

## MyChart Online Patient Portal

With MyChart, patients can:

- Message a Provider
- Book an Appointment
- Request Prescription Refills
- Review Lab Results
- Pay Outstanding Bills
- View Visit Summary
- Secure & User-Friendly Platform
- Access Medical Information 24/7
- Simple Sign-up Taking Only Minutes



*Maximize healthcare benefits with MyChart!*

## Dr. Brandon & Anna Miller

Family Physicians

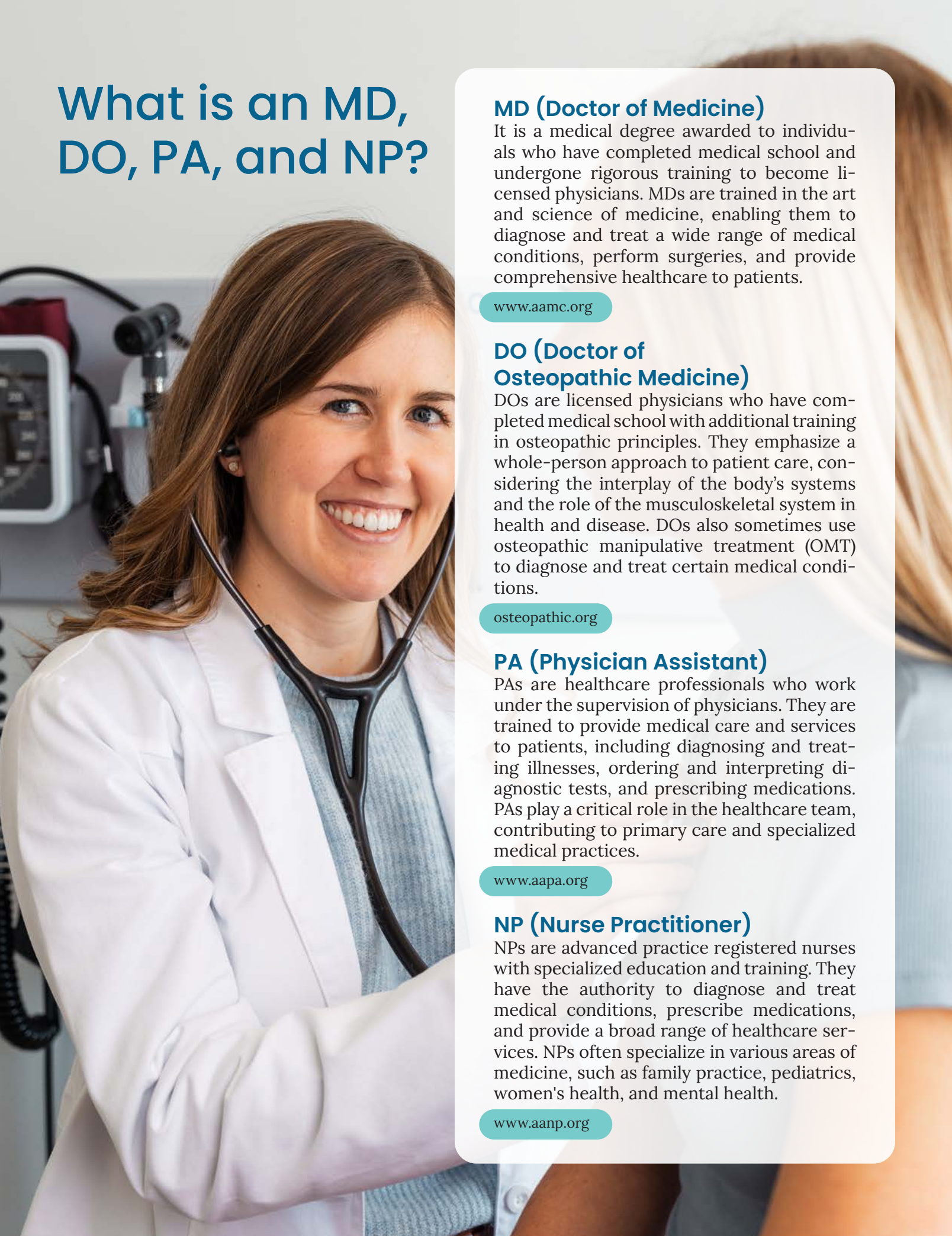


## Fallbrook Office

Interested in seeing these providers? Call us!

**951.430.4969**

# What is an MD, DO, PA, and NP?



## MD (Doctor of Medicine)

It is a medical degree awarded to individuals who have completed medical school and undergone rigorous training to become licensed physicians. MDs are trained in the art and science of medicine, enabling them to diagnose and treat a wide range of medical conditions, perform surgeries, and provide comprehensive healthcare to patients.

[www.aamc.org](http://www.aamc.org)

## DO (Doctor of Osteopathic Medicine)

DOs are licensed physicians who have completed medical school with additional training in osteopathic principles. They emphasize a whole-person approach to patient care, considering the interplay of the body's systems and the role of the musculoskeletal system in health and disease. DOs also sometimes use osteopathic manipulative treatment (OMT) to diagnose and treat certain medical conditions.

[osteopathic.org](http://osteopathic.org)

## PA (Physician Assistant)

PAs are healthcare professionals who work under the supervision of physicians. They are trained to provide medical care and services to patients, including diagnosing and treating illnesses, ordering and interpreting diagnostic tests, and prescribing medications. PAs play a critical role in the healthcare team, contributing to primary care and specialized medical practices.

[www.aapa.org](http://www.aapa.org)

## NP (Nurse Practitioner)

NPs are advanced practice registered nurses with specialized education and training. They have the authority to diagnose and treat medical conditions, prescribe medications, and provide a broad range of healthcare services. NPs often specialize in various areas of medicine, such as family practice, pediatrics, women's health, and mental health.

[www.aanp.org](http://www.aanp.org)

# Senior Centers

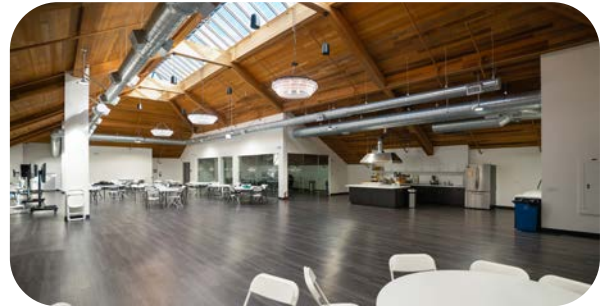
Finding community and staying active are core values at Rancho Family Medical Group, especially for our 55+ patients. That's why we have two senior centers located in Hemet and Sun City! Our centers offer a range of activities that promote healthy living such as exercise classes for all levels. Come join us and be part of a supportive, welcoming community!

## Hemet



3853 W. Stetson Ave. Suite 200  
Hemet, CA 92545

## Sun City



27190 Sun City Blvd.  
Sun City, CA 92586

## Free for all Rancho Family patients!

Become a patient and gain access to all our free senior classes and resources.



### Upcoming Events

- Line Dance
- Yoga
- Bingo
- Tai Chi

To learn more call us!  
**951.430.4969**

[ranchofamilymed.com/senior-centers/](https://ranchofamilymed.com/senior-centers/)

# 2,000+ Patient Reviews



## Most 5 Star Reviews in the Valley!

Dr. Steven Ching

I enjoyed my experience at Rancho Family Medical Group. I saw Dr. Ching and felt very comfortable with him.

***He listened carefully and was very kind. I never felt rushed.***

The office staff was efficient and kind and I never had to wait much before being called back to see the doctor. I would recommend this medical facility and Dr. Ching to anyone looking for health care.

Dr. Michelle Uttaburanont

***The whole experience, from the front office to the physical was efficient, friendly, and professional.***

First I saw the doctor's assistant for preliminaries then a sweet PA did a more thorough exam and gathered information. After that, Dr. Uttaburanont came in and discussed the info and the follow-up. I highly recommend this doctor and her staff.

Dr. Daniel Camarillo

Dr. Camarillo is the best doctor I ever had. Before I met him I was taking a handfull of medication, and now I'm down to a couple. When the visit is over he makes sure I understood everything we talked about.

***I feel better at 70 than I did in my 60's.***

Dr. Irene Kim

***I like that I have consistently been seen in 10 minutes or less***

after checking in for my on-time appointments. The staff is friendly and professional. From my experience, Dr. Kim is very knowledgeable and understanding. Dr. Kim responded timely to my requests via the online portal her facility offers.

# Our Staff & Locations

**Family Physician**  
Dr. Kyle Vincent



## Redhawk

31720 Temecula Pkwy. Ste. 100  
Temecula, CA 92592  
**951.414.8240**

**Family Physician**  
Dr. Maisara Rahman  
**Internist**  
Dr. Michelle  
Uttaburanont

**Nurse Practitioners**  
Janine Thorson  
Michelle Etesami



## Makena

31150 Temecula Pkwy. Ste. 200  
Temecula, CA 92592  
**951.225.6827**

**Physician Assistants**  
Ernest Stock  
Daniel Nuñez



## Urgent Care

31720 Temecula Pkwy. Ste. 100  
Temecula, CA 92592  
**951.225.6838**

**Family Physicians**  
Dr. Matt Combs  
Dr. Pamela Simmons  
Dr. Tae Im  
Dr. Cristina Bailey  
Dr. Nermeen Akladeos  
Dr. Alethea Poste

**Physician Assistants**  
Amber Holden  
Arika Whiteaker  
**OB**  
Dr. Timothy Elfelt  
**Nurse Practitioner**  
Deborah Layton



## Single Oak

28780 Single Oak Dr. Ste. 160  
Temecula, CA 92590  
**951.252.8650**

**Family Physicians**  
Dr. Eric Madrid  
Dr. Sonali Mondkar  
Dr. Brittany Tilson

**Internist**  
Dr. Steven Ching  
**Nurse Practitioner**  
Ana Diaz



## Hemet

3853 W. Stetson Ave. Ste. 200  
Hemet, CA 92545  
**951.225.6802**



**Internist**

Dr. Irene Kim

**Physician Assistants**

Charles Asamaphand

**Geriatrician**

Dr. Susan Behnawa



**Sun City**

27190 Sun City Blvd.  
Sun City, CA 92586

**951.723.3804**

**Family Physicians**

Dr. Eric Madrid

Dr. Daniel Camarillo

Dr. Rolando Gutierrez

Dr. Nermeen Akladeos

**Physician Assistants**

Kelli Smith

Rebekah Tolopilo



**Menifee**

30420 Haun Rd.  
Menifee, CA 92584

**951.723.3800**

**Family Physicians**

Dr. Brandon Miller

Dr. Anna Miller

**Nurse Practitioner**

Mary Steinhoff



**Fallbrook**

521 E. Elder St. #105  
Fallbrook, CA 92028

**760.728.8344**

**Family Physicians**

Dr. Rome Walter

Dr. Stacey Bernardo

**Physician Assistant**

Rachel Vogel



**Cal Oaks**

41011 California Oaks Rd. #103  
Murrieta, CA 92562

**951.225.6287**

**Family Physician**

Dr. Jamey Sotis

**Physician Assistant**

Susan Lee



**Hot Springs**

38860 Sky Canyon Dr. Bldg. A  
Murrieta, CA 92563

**951.225.6276**

# Meet our Patient Relations Specialists

Our Patient Relations team can help you become a patient and find the doctor that best fits your needs. Give them a call if you have any questions about your medical care or if you would like to switch doctors.



Call our team directly! **951.430.4969**

## Frequently asked questions:

### **What do I do if my insurance broker or insurance company tells me I need to switch my doctor?**

Call the PR team! It is very important that you work with a trusted broker and that you can see the doctor you wish to see. We can help!

### **I am a current patient and changing insurance plans. I am told I can't see my RFMG doctor anymore, what do I do?**

Call the PR team! This is not true. We are contracted with all major insurance plans in Riverside County and can make sure you stay with the doctor you love.

### **My insurance says they cannot find my doctor or the doctor I want to switch to, what do I do?**

Call the PR team! It is very common for insurances to get information wrong, but this is simply not true. The PR team can help navigate the insurance customer service with you to make sure you get the CORRECT answers.

### **What if the name on my insurance card does not match the doctor I want to see?**

Call the PR team! We can ensure you are assigned to the doctor you want to see!

# Interested in becoming a patient?

Have questions? Call our Patient Relations Team!

**951.430.4969**

Make sure to ask us about our Meet the Doctor events!



[ranchofamilymed.com/join-today/](https://ranchofamilymed.com/join-today/)

Here are some major insurances that we accept!

If you don't see your insurance please call us for assistance. 951.430.4969



Humana.



Alignment Healthcare

## We accept Medicare!

Call our Patient Relations, and they can help you with everything!

[ranchofamilymed.com/senior-care/](https://ranchofamilymed.com/senior-care/)

# Dr. Irene Kim

Internist

## Hometown

- East Los Angeles

## Education

- Bachelor of Science degree majoring in human biology at the University of California, San Diego
- Medical training at Touro College of Osteopathic Medicine in New York

## Residency

- Internal medicine at UCLA-affiliated St. Mary Medical Center in Long Beach, California

## Hobbies

- Hiking
- Exploring the California Coastline, and learning about other cultures and cuisines via international travel.

# Charles Asamaphand

Physician Assistant

## Education

- Bachelor of Science degree in General Biology at the University of California, San Diego
- Master of Science degree in Physician Assistant Studies at Marshall B. Ketchum University in Fullerton, CA

## Hobbies

- Photography
- Traveling
- Camping
- Hiking
- Cooking
- Spending quality time with my loved ones

## Fun Facts

- Charles' past experience has included working as an EMT, caring for patients recovering from strokes, and working as a medical scribe.
- Volunteered for medical missions in the Philippines



[ranchofamilymed.com/kim-aep/](https://ranchofamilymed.com/kim-aep/)



## Sun City Office

Interested in seeing these providers? Call us!

**951.430.4969**

# Dr. Rome Walter

Family Physician

## Hometown

- Central Valley, CA

## Education

- Midwestern University – Arizona College of Osteopathic Medicine

## Residency

- Southern Illinois University

## Why Dr. Rome pursued medicine

- During his childhood Dr. Rome recalls times his mother would have each of her children drink aloe vera juice and apple cider vinegar as a measure to add some extra nutrition into their busy lives. This initially started Dr. Rome down his path toward becoming a holistic physician and pursuing a career in osteopathic medicine.

## Hobbies

- Mountain biking
- Reading classic literature
- Meditating
- Spending quality time with his wife and five children.



# Rachel Vogel

Physician Assistant

## Hometown

- Orange County, CA

## Education

- Bachelor of Science degree in Nutrition Science from the University of California, Davis
- Master's degree in Medical Science with an emphasis in Physician Assistant Studies from the Lewis Katz School of Medicine at Temple University in Philadelphia, PA
- Rachel is certified by the National Commission on Certification of Physician Assistants.

## Why Rachel Vogel pursued medicine

- She is passionate about cultivating relationships with her patients and enjoys using her nutrition background to guide medical treatment.

## Hobbies

- Hiking
- Playing disc golf
- Cooking with her husband
- Exploring beautiful Southern California

[ranchofamilymed.com/walter-aep/](https://ranchofamilymed.com/walter-aep/)



## Cal Oaks Office

Interested in seeing these providers? Call us!

**951.430.4969**

# Dr. Rolando Gutierrez

Family Physician

## Hometown

- Murrieta, CA

## Education

- University of Southern California
- Universidad Autonoma de Guadalajara
- New York Medical College

## Residency

- Glendale Adventist Medical Center

## Specialties

- One of Dr. Gutierrez's specialties is helping with home health facilities in the local area.

## Hobbies

- Spending time with his wife and children
- Culinary arts
- Sports
- Maintaining his bonsai trees

## Languages

- English
- Spanish

# Rebekah Tolopilo

Physician Assistant

## Education

- B.S. in chemistry at the University of California, Los Angeles
- Masters of Physician Assistant at Loma Linda University

## Fun Fact

- Rebekah enjoys volunteering for communities both local and abroad and has spent extensive time treating the medically underserved in Haiti, the Philippines, and Honduras.



[ranchofamilymed.com/gutierrez-aep/](https://ranchofamilymed.com/gutierrez-aep/)



## Menifee Office

Interested in seeing these providers? Call us!

**951.430.4969**

## Home State

- California

## Education

- Undergraduate at UC Riverside
- Medical training at the American University of Antigua College of Medicine

## Residency

- UHS SoCal MEC at Temecula Valley Hospital

## Why Dr. Mondkar pursued medicine

- She chose to practice medicine because she noticed she could help all classes, all cultures, and religions while continuing to learn.

## Hobbies

- Gardening
- Reading both fiction and non-fiction
- Making coffee
- Enjoying the outdoors at local parks and the beach with her family and pet husky!

# Dr. Sonali Mondkar

Family Physician



[ranchofamilymed.com/mondkar-aep/](https://ranchofamilymed.com/mondkar-aep/)



## Hemet Office

Interested in seeing this provider? Call us!

**951.430.4969**

# Dr. Steven Ching

Internist

## Hometown

- Los Angeles, CA

## Education

- Undergraduate at University of California Riverside
- Medical training at the University of California Los Angeles

## Residency

- Internal medicine at UCLA-affiliated St. Mary Medical Center in Long Beach, California

## Why Dr. Ching pursued medicine

- His love of making connections with people.
- To serve others in their health and well-being journey.

## Hobbies

- Walking
- Longboarding
- Cooking traditional Cantonese dishes

## Favorites

- Wearing bowties

# Ana Diaz

Nurse Practitioner

## Education

- Nursing degree and Master of Nursing from Chamberlain University

## Hobbies

- Spends time with her family and dogs
- Hiking
- Camping

## Languages

- English
- Spanish



[ranchofamilymed.com/ching-aep/](https://ranchofamilymed.com/ching-aep/)



## Hometown

- Yucaipa, CA

## Education

- Westmont College
- Loma Linda University School of Medicine

## Residency

- Loma Linda University Medical Center - Murrieta

## Why Dr. Tilson pursued medicine

• Dr. Tilson's pursuit of medicine was strongly influenced by her family's legacy. Surrounded by medical professionals while growing up, she experienced the essence of dedication, compassion, and expertise in healthcare. This environment gave her invaluable insights into the profound impact medical practitioners can have on people's lives.

## Hobbies

Anything outside:

- Hiking
- Running
- Camping
- Fishing
- Gardening

# Dr. Brittany Tilson

Family Physician



[ranchofamilymed.com/tilson-aep/](https://ranchofamilymed.com/tilson-aep/)



## Hemet Office

Interested in seeing these providers? Call us!

**951.430.4969**

## Hometown

- El Minya, Egypt

## Education

- Ain Shams University in Egypt and intern in Kenya for a CDC program

## Residency

- Temecula Valley Hospital

## Why Dr. Akladeos pursued medicine

- Dr. Akladeos chose to study medicine because she saw the impact in her early life. She grew up volunteering in the clinic at her Catholic school, and from that, she saw how the nuns were making a difference and changing people's lives every time they went in. Now she is the one who gets to make a difference and help her community.

## Hobbies

- Spending time with her family
- Participate in community service
- Hiking
- Camping

## Languages

- English
- Arabic
- Swahili

# Dr. Nermeen Akladeos

Family Physician



[ranchofamilymed.com/akladeos-aep/](https://ranchofamilymed.com/akladeos-aep/)



## Single Oak & Menifee Office



Interested in seeing this provider? Call us!

**951.430.4969**

# Dr. Daniel Camarillo

Family Physician

## Hometown

- East Los Angeles

## Education

- University of California Los Angeles

## Residency

- Presbyterian Intercommunity Hospital, in Whittier, California

## Special Interests

- Cardiac health
- Diabetes management
- Geriatrics
- Preventive medicine
- Hospital care

## Hobbies

- Spending Quality Family Time
- Photography
- Visiting: Aquariums, Museums, Theme Parks, Zoos, and Redwood Forests
- Whale Watching
- Train Rides

## Languages

- English
- Spanish

# Kelli Smith

Physician Assistant

## Education

- B.A. in Global Health at Arizona State University, Arizona
- Masters of Physician Assistant at Loma Linda University



[ranchofamilymed.com/camarillo-aep/](https://ranchofamilymed.com/camarillo-aep/)



## Menifee Office

Interested in seeing these providers? Call us!

**951.430.4969**

# Dr. Maisara Rahman

Family Physician

## Hometown

- San Diego, CA

## Education

- American University of the Caribbean School of Medicine

## Residency

- Riverside County Regional Medical Center and became the Chief Resident

## Why Dr. Rahman pursued medicine

- Her love and compassion to help others led her to pursue medicine.

## Hobbies

- Traveling
- Gardening
- Beach days
- Spending time with family

## Fun Facts

- Dr. Rahman enjoys Academic Medicine and continues to teach at the UCR School of Medicine.
- Works with Residency Program

# Janine Thorson

Nurse Practitioner

## Hometown

- Temecula, CA

## Education

- Associate's degree Registered Nurse in Jacksonville, North Carolina
- BSN at George Mason University in Fairfax, Virginia
- MSN in Advance Practice Nursing at Marymount University in Arlington, Virginia

## Hobbies

- Beach camping
- Paddleboarding
- Hiking
- Biking

[ranchofamilymed.com/rahman-aep/](http://ranchofamilymed.com/rahman-aep/)



## Makena Office

Interested in seeing these providers? Call us!

**951.430.4969**



# Dr. Jamey Sotis

Family Physician

## Hometown

- Prior Lake, MN

## Education

- University of Notre Dame
- Master's degree in Bioethics from Trinity Graduate School in Chicago
- Ross University School of Medicine

## Residency

- University of Minnesota

## Why Dr. Sotis pursued medicine

- His passion for health & wellness for his patients and within the community.

## Hobbies

- Hiking
- Backpacking
- Running
- Biking
- Photography

## Exciting Goal

- Finishing a full IRONMAN

## Fun Facts

- He had the unique pleasure of being the Notre Dame mascot, the Leprechaun.

# Susan Lee

Physician Assistant

## Hometown

- Las Vegas, NV

## Education

- B.S. degree in General Biology from the University of California, San Diego
- Master of Science degree in Physician Assistant Studies from Marshall B. Ketchum University
- Board certified and accredited by the National Commission on Certification of Physician Assistants

## Hobbies

- Photography
- Traveling
- Cooking
- Yoga
- Strength training
- Being outdoors
- Spending quality time with her fiancé, family, and friends and her two lovely dogs!

[ranchofamilymed.com/sotis-aep/](https://ranchofamilymed.com/sotis-aep/)



## Hot Springs Office

Interested in seeing these providers? Call us!

**951.430.4969**



# Dr. Alethea Poste

Family Physician

## Hometown

- San Pedro, CA

## Education

- California State University Long Beach
- Universidad Autónoma de Guadalajara School of Medicine
- New York Medical College

## Residency

- Mercy Health, Family Medicine Residency Program in Janesville, WI

## Why Dr. Poste pursued medicine

- When her grandfather fell seriously ill, she became his English translator during hospital visits. Seeing his deep respect for his doctors sparked her interest in becoming one. Encouraged by her family, she aimed to pursue medicine, drawn by the opportunity for hands-on patient care to make a meaningful difference in their well-being.

## Hobbies

- Spending time with her husband, two children, extended family, cat, and dog
- Traveling
- Cooking
- Learning about different cultures
- Peloton workouts

## Languages

- English
- Spanish
- Italian

[ranchofamilymed.com/poste-aep/](https://ranchofamilymed.com/poste-aep/)



## Single Oak Office

Interested in seeing this provider? Call us!

**951.430.4969**

# Dr. Michelle Uttaburanont

Internist



## Hometown

- San Marcos, CA

## Education

- Undergraduate at the University of California at Irvine with a Biological Sciences degree with a specialty in Neuroscience
- Medical training at Rosalind Franklin University of Medical Sciences, Chicago Medical School MD/MS Program

## Residency

- Wayne State – Detroit Medical Center at Sinai Grace Hospital

## Hobbies

- Painting
- Cooking
- Spending time with her family

“ I would recommend Dr. Uttaburanont to family and friends. She is always very professional, and thorough and demonstrates qualities of kindness and empathy that I truly value. ”

– Rancho Patient

[ranchofamilymed.com/uttaburanont-aep/](https://ranchofamilymed.com/uttaburanont-aep/)



## Makena Office

Interested in seeing this provider? Call us!

**951.430.4969**

## Hometown

- Temecula, CA

## Education

- Morehouse College in Atlanta, Georgia
- Wake Forest University School of Medicine

## Residency

- Atlanta, Georgia

## What drives Dr. Vincent

- His drive as a physician is to educate his patients with the knowledge he has gleaned so that they can make lifestyle changes outside of the clinic.

## Hobbies

- Camping
- Skiing
- Playing football

# Dr. Kyle Vincent

Family Physician



“As always, Dr. Vincent treated me with the utmost courtesy and respect. He listened very carefully to my issues and made very clear suggestions on how to proceed with each issue. He is a true professional and always has confidence in his diagnosis. Likewise, I have great confidence in his knowledge and abilities.”

- Rancho Patient

[ranchofamilymed.com/vincent-aep/](https://ranchofamilymed.com/vincent-aep/)



## Redhawk Office

Interested in seeing this provider? Call us!

**951.430.4969**



# Dr. Cristina Bailey

Family Physician

## Education

- University of California, San Diego

## Residency

- Riverside County Regional Medical Center

## Languages

- English
- Spanish

# Deborah Layton

Family Nurse Practitioner

## Education

- Bachelor of Science in Nursing Degree and Master of Science in Nursing/Family Nurse Practitioner Degree from the University of Phoenix
- Doctorate in Philosophy in Clinical Hypnotherapy/Medical Hypnosis



[ranchofamilymed.com/bailey-aep/](https://ranchofamilymed.com/bailey-aep/)



## Single Oak Office

Interested in seeing these providers? Call us!

**951.430.4969**

# Free Medicare Seminar!

You're invited to attend a FREE brunch or whole pie educational Medicare seminar.

Medicare's Annual Enrollment Period runs October 15 through December 7. You can switch health plans during that time! We will never steer or lead you to any one plan.

A&B Insurance Services are a team of local independent insurance agents who specialize in Medicare. We understand that everyone has different health and budgetary needs and one plan does not fit all. We give you the power to compare and the freedom to choose the plan that's right for YOU.



**There will be NO enrollments or sales at this seminar, so leave your checkbook at home.**

**Bradley Massey**  
CA Lic#0L86250  
760.815.6827

**Rachel Brown**  
CA Lic#0H55045  
760.519.3740

**Cesar Garcia**  
CA Lic#0M97490  
951.440.9242

## Here's what we will discuss before deciding on which plan is right for you:

- Enrollment Periods – Timelines, penalties, and other types of coverage
- Medicare Supplement Insurance Plans (Medigap) – what they cover
- Medicare Prescription Drug Plans (Part D) – Understanding the rules and terminology
- Medicare Advantage Plans (Part C) – An alternative plan for coordinated care
- Group Employer Health Coverage – Not ready to retire, what are my options?

Choosing a Medicare plan that best fits your needs is one of the most important decisions you will make. You should be educated about all of these rules before you make these decisions. Your mail is probably stacking up with advertisements about Medicare plans.

**Let's see what we can do! Join us for an event or call to request your personal appointment.**

This event is for educational purposes only, no plan benefit information will be shared. Free breakfast or whole pie with no obligation to enroll. For accommodation of persons with special needs and meetings, call (760)519-3740, TTY 711. By calling the number above, you will be directed to a licensed insurance agent.

Reserve your spot!

**(888) 242-1086**

TTY 711, 24hrs/7days a week

### JOIN US AT AN EDUCATIONAL SEMINAR NEAR YOU!

As Licensed Insurance Agents, we are here to assist you in making Medicare easy to understand. We will talk about the upcoming changes for 2024 at the location below. Let us help you determine which plan might be best for your needs. We represent Medicare Advantage (HMO and PO) plans, Part D (Prescription Drug plans), and Medi-Gap plans in your area.

**Free Pie!**

#### Fallbrook – Denny’s

713 S Main Ave, Fallbrook, CA 92028

Monday <b>OCT 16</b> 10 AM	Monday <b>OCT 23</b> 10 AM	Monday <b>OCT 30</b> 10 AM	Monday <b>NOV 6</b> 10 AM	Monday <b>NOV 13</b> 10 AM	Monday <b>NOV 20</b> 10 AM	Monday <b>NOV 27</b> 10 AM	Monday <b>DEC 4</b> 10 AM
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**Free Brunch!**

#### Temecula – Broken Yolk

26495 Ynez Rd, Temecula, CA 92591

Monday <b>OCT 16</b> 10 AM	Monday <b>OCT 23</b> 10 AM	Monday <b>OCT 30</b> 10 AM	Monday <b>NOV 6</b> 10 AM	Monday <b>NOV 13</b> 10 AM
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**Free Brunch!**

#### Murrieta – Richie’s Diner

40651 Murrieta Hot Springs Rd, Murrieta, CA 92562

Wednesday <b>OCT 18</b> 10 AM	Wednesday <b>OCT 25</b> 10 AM	Wednesday <b>NOV 1</b> 10 AM	Wednesday <b>NOV 8</b> 10 AM
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**Free Pie!**

#### Sun City – Senior Center

27190 Sun City Blvd, Sun City, CA 92586

Tuesday <b>OCT 17</b> 10 AM & 2 PM	Thursday <b>OCT 19</b> 10 AM & 2 PM	Tuesday <b>OCT 24</b> 10 AM & 2 PM	Thursday <b>OCT 26</b> 10 AM & 2 PM	Tuesday <b>OCT 31</b> 10 AM	Thursday <b>NOV 2</b> 10 AM	Tuesday <b>NOV 7</b> 10 AM & 2 PM	Thursday <b>NOV 9</b> 10 AM
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Tuesday <b>NOV 14</b> 10 AM & 2 PM	Thursday <b>NOV 16</b> 10 AM	Tuesday <b>NOV 21</b> 10 AM	Tuesday <b>NOV 28</b> 10 AM	Thursday <b>NOV 30</b> 10 AM	Tuesday <b>DEC 5</b> 10 AM	Thursday <b>DEC 7</b> 10 AM
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**Free Pie!**

#### Hemet – Senior Center

3853 W. Stetson Ave. Suite 200, Hemet, CA 92545

Wednesday <b>OCT 18</b> 10 AM & 2 PM	Friday <b>OCT 20</b> 10 AM & 2 PM	Wednesday <b>OCT 25</b> 10 AM & 2 PM	Friday <b>OCT 27</b> 10 AM & 2 PM	Wednesday <b>NOV 1</b> 10 AM & 2 PM	Friday <b>NOV 3</b> 2 PM	Wednesday <b>NOV 8</b> 10 AM & 2 PM	Friday <b>NOV 10</b> 2 PM
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Wednesday <b>NOV 15</b> 10 AM & 2 PM	Friday <b>NOV 17</b> 2 PM	Wednesday <b>NOV 22</b> 2 PM	Wednesday <b>NOV 29</b> 2 PM	Friday <b>DEC 1</b> 2 PM	Wednesday <b>DEC 6</b> 2 PM
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