



Introducing the handiest way to pay your medical bills.

The NorthStar Health Plan I.D. card. It represents real health security for you and your family. And it's accepted by ninety-five percent of all Fairbanks physicians, as well as member hospitals.



What is The NorthStar Health Plan?

It's a health care protection program developed especially to meet the needs of Interior residents. And it's one of the most comprehensive available. Hospital coverage is provided by Blue Cross of Washington and Alaska. And physician services are provided by Fairbanks Physicians Services, Inc., a new non-profit corporation. Currently 61 Fairbanks area physicians, representing virtually every medical specialty available in the Interior, participate.

What services are provided?

Operating jointly, the two organizations offer outstanding health care benefits to employer groups of five or more. Prepaid hospital care and prepaid physician services are provided in a single program. There's even a \$500,000 Major Medical benefit for extraordinary expenses.

Subscribers of The NorthStar Health Plan will receive virtually complete coverage for all services provided by participating physicians. For covered services in Fairbanks, no physician claims forms are required.

What about health care outside the Fairbanks area?

When they travel outside the Fairbanks area, subscribers may obtain admission to Blue Cross member hospitals throughout America with the joint I.D. card. And payment for referred or emergency physician services outside the area will be reimbursed.

Who runs the NorthStar Health Plan?

The NorthStar Health Plan is regulated by a joint operating board composed of membership from Fairbanks Physicians Services, Inc., Blue Cross of Washington and Alaska and from the Fairbanks community at large. It features a local service office and full-time resident representative to ensure that the needs of plan subscribers and potential subscribers are met.

Who can join The NorthStar Health Plan?

Initially, The NorthStar Health Plan is available to employer groups of five or more full-time employees. Later, programs for smaller groups or individuals will be offered.

Are there any other benefits?

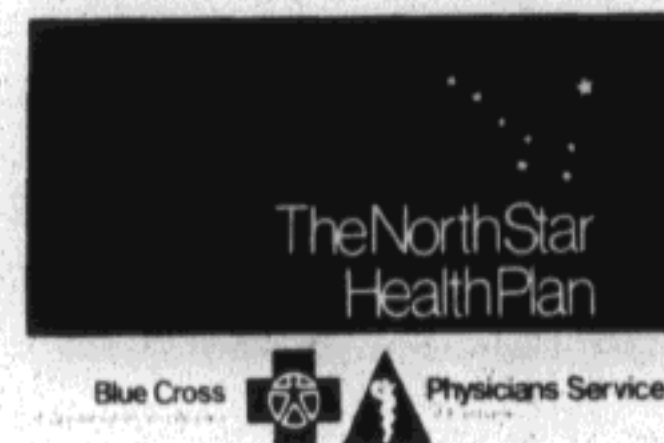
Yes. The NorthStar Health Plan was designed to help contain rising health care costs.

Long-standing relationships with member hospitals in Alaska and elsewhere allow Blue Cross of Washington and Alaska to be more efficient than most carriers in the way it pays for hospital services.

And Fairbanks Physicians Services, Inc., through special relationships with participating physicians, is able to closely monitor the quality and quantity of services provided.

In short, the NorthStar Health Plan is a very good thing that's happened to health care in Fairbanks.

For details, call 456-3978, or write for further information.



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