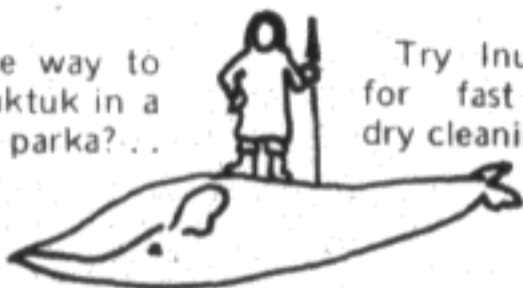


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Something Good Just Happened to Health Care in Fairbanks.

It's called The NorthStar Health Plan. And it means that residents of the Interior now have one of the most comprehensive health care programs available anywhere. Hospital coverage is provided by Blue Cross of Washington and Alaska. And physician services are provided by Fairbanks Physicians Services, Inc., a new nonprofit corporation developed to meet this area's unique health care needs.

Real Health Security

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 included for extraordinary expenses.

Subscribers of The NorthStar Health Plan will receive virtually complete coverage for all services provided by participating physicians. Ninety-five percent of all Fairbanks physicians participate in The NorthStar Health Plan.

Subscribers are also protected when they travel outside the Fairbanks area. Admission to Blue Cross member hospitals throughout America may be obtained with the joint I.D. card. And payment for referred or emergency physician services outside the area will be reimbursed.

Responsive to Local Needs

Fairbanks Physicians Services, Inc., is a nonprofit corporation established to underwrite medical and surgical care provided by its medical members. Currently, these include 61 Fairbanks area physicians representing every medical specialty available in the Interior.

The NorthStar Health Plan is regulated by a joint operating board composed of membership from the two organizations and from the Fairbanks community at large. It was designed exclusively

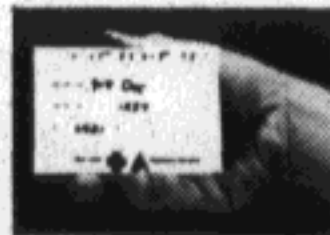
for Interior residents. And it features a local service office and full-time resident representative to ensure that the needs of Plan subscribers and potential subscribers are fully met.



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.

Convenience

Simply present your NorthStar Health Plan I.D. card to member hospitals and participating physicians to receive comprehensive care. For covered services in Fairbanks, no physician claims forms are required. Billings are handled directly between member physicians and The NorthStar Health Plan. For referred or emergency care obtained outside the Fairbanks area, the subscriber submits claims to The NorthStar Health Plan office in Fairbanks.



Helps Contain Rising Costs

Blue Cross of Washington and Alaska is a nonprofit corporation dedicated to providing the greatest available return on the health care dollar. They've been providing health care coverage to Alaskans since 1948. Long-standing relationships with member hospitals in Alaska and elsewhere allow this organization to be more efficient than most carriers in the way it pays for hospital care.

Special relationships with participating physicians enable Fairbanks Physicians Services, Inc., to closely monitor the quality and quantity of services provided. This will help ensure that appropriate services are provided in the appropriate environment.

The NorthStar Health Plan is a lot of things. But overall, it's a very good thing that's happened to health care in Fairbanks. If you'd like details, call 456-3978, or write for further information.

The NorthStar Health Plan

Blue Cross of Washington and Alaska Inc. Fairbanks Physicians Services, Inc.
543 Third Avenue Fairbanks, Alaska 99701 907 456-3978

Blue Cross



Physicians Services