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BLUE SHIELD "100" ADOPTED

RICHARD C. CIPOLETTI, DIRECTOR OF PERSONNEL SERVICES, announced that the Board of Directors and Administration of the Hospital Center have approved the adoption of the Blue Shield "100" Plan for full-time employees effective January 1, 1977. Blue Shield is the part of the health benefit package which covers payment of physicians' bills; Blue Cross covers the hospital bill.

Benefits Administrator, Joyce Fleischer, explained that the Hospital's present Blue Shield Plan, Plan B, is a schedule-type of coverage -- that means that Blue Shield establishes dollar amounts that they will pay for each type of service and they pay that amount regardless of the total charge. The new plan, Blue Shield "100" is generally referred to as "Prevailing Fee" in which Blue Shield pays those physicians' fees that are considered usual, reasonable, and customary. To clarify the difference between the two plans, the following example may be used:

You go to a physician and he performs a service for which he bills you \$10. If this was a service for which \$7 was allowed under Plan B, Blue Shield would pay the \$7 and you as a patient would be responsible for the other \$3. If however, most of the physicians in the area charged \$10 for that service, then under the Blue Shield "100" Plan, the full \$10 would be covered by insurance.

As the coverage becomes effective January 1, any bills incurred before January will be considered under Plan B; any bills incurred after January 1, will be considered under Blue Shield "100" Plan.

We anticipate receiving Blue Shield "100" brochures from Blue Cross/Blue Shield around the first of the year and will make them available to eligible employees at that time. If you have any questions regarding the new insurance package, please call Mrs. Fleischer, Extension 3100.

WE WISH YOU A MERRY CHRISTMAS

ADMINISTRATION WILL AGAIN CELEBRATE THE SEASON by presenting a free Christmas meal for all employees. The third gala annual event will be held on Wednesday, December 15, for day and evening shift employees and on Thursday morning, December 16, for night shift personnel. Each employee will receive an invitation elaborating all the festivities.

The dinner has been a great success in the past and our department heads are becoming quite adept at serving! Be sure to join us and bring a healthy appetite with you!



Allentown and Sacred Heart Hospital Center

No. 69

December 3, 1976

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