

Independent Licensees of the Blue Cross and Blue Shield Association

Dear Florida Neighbor:

Living with end stage renal disease is a challenge you face every day. No one knows better than you how the <u>quality of your health care</u> affects the <u>quality of your life</u>. So if you have a moment now, we'd like to introduce you to a new health care program that can <u>help you improve both—and</u> eliminate the cost of monthly health care plan premiums!

In cooperation with the Health Care Financing Administration (HCFA), Blue Cross and Blue Shield of Florida's HMO, Health Options, has developed a program exclusively for people with end stage renal disease. That program, Advanced Renal Options, is designed to <u>help you stay healthier</u> and includes many benefits and special services not normally offered by Medicare and other health plans.

One of the most exciting features of this new program is the use of a Nephrologist as your Primary Care Physician. Your Nephrologist knows better than anyone the special needs of your disease and is best suited to coordinate and oversee your care.

Aside from enjoying regular care from a specialist who understands the health care needs and issues faced by people with end stage renal disease, you'll also benefit from a number of other important services covered by the Advanced Renal Options program. Here are just a few:

• Free Membership in the American Association of Kidney Patients (AAKP)

Enjoy the monthly newsletters, information and support of the American Association of Kidney Patients—just for being an Advanced Renal Options program member!

Prescription Drugs*

Drugs prescribed by your Nephrologist play an important role in helping you stay healthy. Because the Advanced Renal Options program covers these, there's no worry about cost.

Nutritional Guidance and Nutritional Supplements*

The right diet and correct nutritional supplements are crucial to your health. To make sure you get the help and education you need to make good choices, the Advanced Renal Options program covers these services. You'll receive an interesting and informative <u>free booklet</u> on calories and vitamins with your free Advanced Renal Options program information.



<u>Transportation to Dialvsis Facilities*</u>
 Sometimes, the hardest part is getting there. But the Advanced Renal Options program makes it easy.

Best of all, the Advanced Renal Options program is a <u>SO premium plan</u>. That means that you'll pay <u>absolutely no monthly plan premiums</u> to receive the many services and benefits of this special health care coverage program! Each month you'll pay only your Medicare Part B premium, just as you do now.

As you can see, the Advanced Renal Options program can help make your life easier and more productive by offering you the health care services you really need — not to mention potentially significant savings on your health care costs. You'll find even more services listed in the enclosed brochure.

Because we think you'll benefit from learning more about the Advanced Renal Options program, we'd like to send you complete information by mail — including a free, informative booklet on proper nutrition, "Living Healthier with Good Food Choices." This information places you under no obligation to respond or to participate. It is provided purely for your consideration.

All you need to do right now is call us, toll-free, at **1-800-222-8943** or return the enclosed reply card in the postage-paid envelope. We'll see that you get all the information you need to decide if the Advanced Renal Options program is the right choice for you.

Sincerely yours,

Reggie Rogers

Marketing Manager

P.S. The \$0 monthly plan premium Advanced Renal Options program was developed in cooperation with the Health Care Financing Administration (HCFA) as part of its commitment to improving the care received by people with end stage renal disease. We think you'll benefit greatly from learning how it can help you manage and improve your health and lifestyle — easily and affordably. Call toll-free, 1-800-222-8943, or return the reply card today for complete information with no obligation, including a valuable, FREE booklet on proper diet and good nutrition!

*When prescribed or approved by your Primary Care Physician and approved by Advanced Renal Options.



Discover how you can change your health care options—for the better!

For more information on the Advanced Renal Options Program call toll-free

1-800-222-8943

HEALTH OPTIONS





Blue Cross Blue Shield of Florida

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A-198 14537.3-797 Policy Form #85857-7 97SR

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Now You Can Change Your Health Care Options...for the Better!

Introducing the Advanced Renal Options Program

If you're a resident of Dade, Broward or Palm Beach County and living with end stage renal disease, now you can take advantage of a special new health care program recently approved by the Health Care Financing Administration.

The Advanced Renal Options program is a \$0 premium plan developed by Blue Cross and Blue Shield of Florida's own HMO, Health Options. It's designed to improve the way in which you receive your care and to offer you enhanced benefits that may help you stay healthier.

All members in the Advanced Renal Options program also enjoy free membership in the American Association of Kidney Patients (AAKP). You'll receive a monthly newsletter plus information and support from the AAKP.

Advanced Renal Options Enhanced Benefits Include:

- The services of a Nephrologist as your Primary Care Physician
- Low out-of-pocket costs
- No deductibles
- No copays for physician visits
- No copays for hospital stays

You'll Also Enjoy Coverage for:

- Prescription drugs*
- Nutritional supplements*
- Transportation to dialysis facilities*
- Rehabilitation services*
- Out-of-area dialysis when you travel (limited to 30 days in 1998)

As a member of Advanced Renal Options program, you will be required to have all services provided or approved by your Nephrologist who will be your Primary Care Physician. Advanced Renal Options will cover emergency or urgently needed care provided by non-participating health care professionals, should you require such care while you are temporarily out of your service area.

*When prescribed or approved by your Primary Care Physician and approved by Advanced Renal Options.

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