

approach, you can expect a reasonable acceptance rate from patients, particularly if you are committed and passionate about your practice. A block fee program can be managed in-house or by a third party.

Make sure you follow provincial guidelines carefully when administering your USP and block fee. I recommend extending compassion to those who can't afford your fees for uninsured services by reducing or waiving them as needed.

It helps to inform patients

that you are making an exception for them at that time, so patients view it as a favour and are not surprised should you choose to apply fees in future.

This era of dwindling government resources behooves us to consider optimizing our USPs for the benefit of our practices.

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No kids, no dependents, no worries? Not necessarily



ELIZABETH HARDING & DIANA ORLIC
Finance

Singletons regardless of age should be very concerned about needs for living or, more specifically, living with a major illness or disability.

The ranks of single adults are rising in Canada, and their particular financial concerns may come as a surprise

Our country's population of single adults is on the upswing, according to Statistics Canada, as more people find themselves on their own, either through getting divorced, being widowed or simply never getting married in the first place.

From a financial planning and investment standpoint, singletons (without children) can be excused for thinking they have it made: They are spared the expense of clothing, feeding and educating children, supporting a spouse and all the other financial costs that come with family.

But with all its freedom, singleness comes with a downside. The only safety net these individuals possess is likely to be one of their own construction. The greatest concern for single professionals is not death; let's face it, the dead have no financial worries. Instead, singletons regardless of age should be very concerned about needs for living or, more specifically, living with a major illness or disability.

For someone with no dependents, life insurance may not be a necessity as it is traditionally meant to provide stability to other family members should something happen to the household's major financial contributor. Instead, disability,

critical illness and/or long-term-care insurance are must-haves. These insurance products represent the major part of a single person's safety net as there is no spouse or children to contribute financially or provide care and assistance around the home.

For single adults, selecting the right mix of insurance products can be confusing and potentially expensive. Purchasing more insurance than you really need, and compromising your ability to save and invest for retirement, can be a concern. Just like automobiles, insurance products today feature many unnecessary add-ons that can drive up the cost of an insurance package.

That's why it's smart for single adults to consult a holistic financial adviser who can create a retirement projection and financial plan, and help in choosing insurance products that provide the coverage they need, while being affordable and fitting into an overall financial plan.

Savings and cash flow

Similarly, retirement planning is unique for singletons without dependents. Rather than attempting to provide an inheritance for a spouse or child, a well-thought-out plan for a single adult may aim to draw down retirement assets as the person ages, ensuring that he or she gets the most "use" out of his or her savings and quality of life in retirement. For these people, the focus of retirement planning may therefore be maintenance of cash flow and ensuring that they do not outlive their savings.

Single people will still want to direct their remaining wealth upon death to a relative or a worthy cause. Creating a legacy and ensuring that funds and prized possessions go exactly where they wish can be as simple as hiring a lawyer to

draw up a will. When a single person neglects to write a will, the provincial government ultimately gets to decide how his or her estate is distributed.

Along with the necessity of creating a will, single adults should select a power of attorney with some care. This person (or corporate entity) may be called upon to take care of an individual's business affairs should the person become disabled, or to make health decisions on the person's behalf if he or she becomes incapacitated.

When selecting someone to act in his or her best interest, it is best for the person to choose someone who knows him or her well and understands his or her personal beliefs in order to make the proper health-care choices. Geographic proximity should also be a consideration. Appointing someone who lives hundreds or thousands of kilometres away could prove to be a burden and hardship for the individual selected for this role.

Not only should singletons ask permission from the person chosen as power of attorney, they are advised to provide him or her with some information about assets, insurance, and their preferences with regard to elder care and, ultimately, funeral arrangements.

Today the status of "single, no dependents" is far more common than it has ever been. Ensuring that a person's single status can be as worry-free in the future as it is today just requires a bit of planning, foresight and professional advice.

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Administration

Application under occlusive dressings should be avoided since it increases systemic absorption of corticosteroids. The bottle should be shaken before use and Dovobet® gel applied to the affected area. In order to achieve optimal effect, it is not recommended to take a shower or bath, or to wash the hair in case of scalp applications, immediately after application of Dovobet® gel.

Dovobet® gel should remain on the skin during the night or during the day. Dovobet® gel should not be applied to the scalp 12 hours before or after colouring, perming or any chemical hair treatments.

SUPPLEMENTAL PRODUCT INFORMATION

ADVERSE REACTIONS

Table 1. Adverse Drug Reactions Occurring in ≥ 1% of Patients for the Pivotal Body Study: safety analysis set

Primary System Organ Class ¹ Preferred Term ¹	Dovobet® gel (n=482)		Betamethasone gel (n=479)		Calcipotriol gel (n=96)		Gel vehicle (n=95)	
	Number of Patients	%	Number of Patients	%	Number of Patients	%	Number of Patients	%
Ear and labyrinth disorders								
Vertigo	0	0.0	0	0.0	0	0.0	1	1.1
General disorders and administration site disorders								
Application site pain	2	0.4	1	0.2	0	0.0	1	1.1
Infections and infestations								
Candidiasis	0	0.0	0	0.0	1	1.1	0	0.0
Investigations								
Blood parathyroid hormone increased	7	1.5	6	1.3	0	0.0	1	1.1
Skin and subcutaneous tissue disorders								
Dermatitis contact	1	0.2	0	0.0	1	1.1	0	0.0
Pruritus	3	0.6	0	0.0	1	1.1	2	2.1
Psoriasis	1	0.2	0	0.0	1	1.1	0	0.0
Rash papular	1	0.2	0	0.0	0	0.0	1	1.1
Skin irritation	0	0.0	1	0.2	1	1.1	0	0.0

¹Coded according to MedDRA version 13.0

Table 2. Adverse Drug Reactions Occurring in ≥ 1% of Patients for the Pivotal Scalp Study: safety analysis set

Primary System Organ Class ¹ Preferred Term ¹	Dovobet® gel (n=1093)		Betamethasone gel (n=1104)		Calcipotriol gel (n=548)		Gel vehicle (n=135)	
	Number of Patients	%	Number of Patients	%	Number of Patients	%	Number of Patients	%
Nervous system disorders								
Headache	6	0.5	11	1.0	1	0.2	1	0.7
Burning sensation	2	0.2	6	0.5	10	1.8	0	0.0
Skin and subcutaneous tissue disorders								
Pruritus	25	2.3	18	1.6	45	8.2	7	5.2
Skin irritation	5	0.5	5	0.5	15	2.7	3	2.2
Alopecia	4	0.4	6	0.5	3	0.5	2	1.5
Erythema	4	0.4	4	0.4	16	2.9	1	0.7
Dry skin	1	0.1	3	0.3	6	1.1	0	0.0
General disorders and administration site conditions								
Pain	1	0.1	0	0.0	3	0.5	3	2.2

¹Coded according to Med DRA version 6.1

OVERDOSAGE:

Use of Dovobet® gel above the recommended dose may cause elevated serum calcium which should rapidly subside when treatment is discontinued. In such cases, it is recommended to monitor serum calcium levels once weekly until they return to normal. Excessive prolonged use of topical corticosteroids may suppress the pituitary-adrenal functions, resulting in secondary adrenal insufficiency which is usually reversible. If this occurs, symptomatic treatment is indicated. In cases of chronic toxicity, treatment with Dovobet® gel must be discontinued gradually.

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