- Platelet donation and collection
- Hemoglobin testing
- Hemophilia treatment
- Anemia treatment

## Out-of-Network Coverage:

Northwind Health Plus also covers blood products and services received from out-of-network providers. However, coverage for out-of-network services may be limited and you may be required to pay more for out-of-network services than for in-network services.

## **Exceptions:**

Northwind Health Plus does not cover any blood products or services not specifically listed in the plan document. This includes any experimental treatments or other services that are not medically necessary.

## Tips for Employees:

- Always check with Northwind Health Plus to determine if the blood test or transfusion you need is covered under the plan.
- Look for in-network providers to receive the highest level of coverage.
- Ask your provider if there are any generic alternatives for the blood products or services you need.
- Keep detailed records of all your blood tests and transfusions, including the date, type, and results.
- Check your Explanation of Benefits regularly to make sure you are being charged correctly for any blood products or services.

## **Cellular Immunotherapy And Gene Therapy**

Cellular Immunotherapy and Gene Therapy

Cellular Immunotherapy and gene therapy are two of the newest treatments available in the medical world, and are covered under Northwind Health Plus.

Cellular Immunotherapy is a type of treatment that boosts a patient's own immune system to fight off diseases and illnesses. This type of treatment is done through the use of a patient's white blood cells, which are extracted and modified to be able to recognize and attack cancer cells. These modified white blood cells are then reintroduced into the patient's body, allowing their immune system to fight the cancer. This type of therapy is typically used to treat cancers like leukemia and lymphoma, as well as some other types of cancer.