

Northwind Health Plus is committed to protecting the privacy of your PHI. We will use and disclose your PHI only as allowed by law and in accordance with the terms of the Notice of Information Use and Disclosure. We urge you to read and understand the Notice of Information Use and Disclosure before signing any authorizations for the use or disclosure of your PHI. If you have any questions or concerns, please do not hesitate to contact Northwind Health Plus.

#### Notice Of Other Coverage

##### OTHER INFORMATION ABOUT THIS PLAN:

##### Notice Of Other Coverage

If you have coverage under another health insurance plan, you should determine which plan is primary and which is secondary. The plan that pays first is called the primary payer, and the plan that pays second is called the secondary payer. Generally, the primary payer pays up to the limits of its coverage and the secondary payer then pays any remaining balance.

However, there are certain exceptions that should be noted:

- If you are covered by Medicare, it will generally be the primary payer and Northwind Health Plus will be the secondary payer.
- If you are covered by Medicaid, Northwind Health Plus will generally be the primary payer, and Medicaid will be the secondary payer.
- If you are covered by a Health Maintenance Organization (HMO), Northwind Health Plus will generally be the secondary payer.
- If you are covered by a Preferred Provider Organization (PPO), Northwind Health Plus will generally be the primary payer.

It is important to note that if the other coverage is not properly disclosed, Northwind Health Plus may deny payment of a claim, or may require you to pay back any payments made on your behalf. In order to avoid this, you should always provide accurate and up-to-date information regarding any other coverage you may have.

##### Tips for Employees

- Be sure to inform Northwind Health Plus of any other coverage you may have.
- If you have any questions about which plan is primary and which is secondary, contact Northwind Health Plus or the other insurance plan to get clarification.
- Make sure to keep track of all the services you receive and the payments you make.
- Understand your coverage limits, and know what services are covered and what services are not covered.