

- Understand your rights under HIPAA: you have the right to access your health information and correct any inaccurate information.
- Make sure you understand the requirements of the ACA: if you're eligible, your employer must offer you minimum essential coverage or face a penalty.

Following the law is an important part of employee benefits, and Contoso and Northwind Health strive to ensure that the Northwind Standard plan is in compliance with all applicable laws. Employees should make sure they understand their rights and responsibilities under the law when it comes to their employer-provided health insurance plan. With Northwind Standard, you can be sure that you're getting the coverage you need and that you're in compliance with the law.

Entire Contract

OTHER INFORMATION ABOUT THIS PLAN: Entire Contract

The Northwind Standard plan is a contract between the employee and Northwind Health. By enrolling in the plan, the employee agrees to all of the terms and conditions included in the plan documents. It is important to understand that the plan documents are the ultimate authority for any questions about benefits, coverage, and exclusions.

The plan documents state that the Northwind Standard plan provides coverage for medical, vision, and dental services. This coverage includes preventive care services and prescription drug coverage. The plan does not provide coverage for emergency services, mental health and substance abuse coverage, or out-of-network services.

The plan documents also include information on how to access care, including a list of in-network providers such as primary care physicians, specialists, hospitals, and pharmacies. Additionally, the plan documents outline the plan's coordination of benefits and any limitations or exclusions.

It is important to remember that the plan documents are the ultimate authority for any questions about benefits, coverage, and exclusions. If there is ever a discrepancy between what is stated in the plan documents and what is stated in any other sources, such as Northwind Health's website or a customer service representative, the plan documents take precedence.

Tips for Employees

When it comes to understanding Northwind Standard, the plan documents are everything. Here are a few tips to help employees get the most out of their plan:

- Read the plan documents thoroughly and keep them in a safe place.
- Make sure to understand what is and what is not covered by the plan.
- Familiarize yourself with the list of in-network providers.