

services. This means that you may have to pay out of pocket for these services if you receive them from an out-of-network provider.

When choosing an in-network provider, there are a few tips to keep in mind. First, make sure that the provider you choose is in-network with your plan. You can confirm this by calling the provider's office and asking them if they are in-network with Northwind Standard. You can also use the provider search tool on the Northwind Health website to make sure your provider is in-network.

Second, make sure that the provider you choose is accepting new patients. Some providers may be in-network but not be taking new patients.

Third, consider the location of the provider. If the provider is too far away, it may be difficult for you to get to your appointments.

Finally, consider the provider's office hours. If you work during the day, you may need to find a provider that has evening or weekend hours.

Choosing an in-network provider can help you save money on your health care costs. By following the tips above and researching your options, you can find a provider that is convenient, affordable, and in-network with your Northwind Standard plan.

Continuity of Care

HOW PROVIDERS AFFECT YOUR COSTS: CONTINUITY OF CARE

At Contoso, we understand the importance of providing our employees with access to a quality, affordable health care plan. We are proud to offer our employees Northwind Standard, an insurance plan that provides coverage for medical, vision, and dental services. We also offer continuity of care, which is the ability to stay with the same provider for all your health care needs, from routine checkups to specialized care.

Continuity of care is an important component of any health care plan, as it allows you to develop a relationship with your doctor, who is more likely to recognize any changes in your health and be able to provide better, more personalized care. With Northwind Standard, you can stay with the same provider throughout your health care journey, helping you to receive the best possible care.

Continuity of care also helps you save money on health care costs. When you stay with the same provider, you are likely to pay less than if you switch around from provider to provider. This is because your provider already has all your medical records, and you won't need to pay for expensive tests and procedures that you've already had done.

There are a few exceptions to the continuity of care. If you move to a different area, you may need to find a new provider. Additionally, if you are in need of specialized care, such as surgery or a complex treatment, you may need to visit a specialist who does not accept your insurance plan. In these cases, you should be sure to check with your insurance company and/or provider to make sure you understand any associated costs.