

receiving services from an in-network provider, you can use the Northwind provider search tool or call the Northwind customer service line.

By understanding the Northwind Standard plan's coverage for diagnostic x-ray, lab, and imaging services, you can make sure that you are receiving the best care possible while minimizing your out-of-pocket costs.

## Dialysis

### COVERED SERVICES: Dialysis

At Contoso, we understand that dialysis can be an expensive and necessary medical service for some of our employees. That's why we are proud to offer coverage for dialysis treatments through Northwind Standard.

Under this plan, you will have coverage for in-network dialysis treatments, including both hemodialysis and peritoneal dialysis. You will also have coverage for treatments that are necessary after or during dialysis, such as lab tests, imaging, and physical therapy.

However, it is important to note that Northwind Standard does not provide coverage for any out-of-network dialysis treatments. In addition, Northwind Standard does not cover any travel expenses associated with dialysis treatments. If you require care at an out-of-network provider, you will need to pay for the full cost of treatment.

It is important to remember that dialysis is a long-term medical treatment. That's why it is important to find a dialysis provider that is in-network with Northwind Standard. This will help ensure that you receive the best care possible and that your treatments are covered by your insurance plan.

When looking for a dialysis provider, it is important to consider factors such as:

- Location: Make sure to find a dialysis provider that is conveniently located to you.
- Quality of Care: Make sure to research the quality of care that is provided by the dialysis provider.
- Cost: Make sure to research the cost of treatments.
- Reputation: Make sure to read reviews and ask for referrals from friends and family.
- Specialization: Make sure to find a dialysis provider that specializes in the type of dialysis treatment that you need.

Finally, it is important to remember to keep all of your dialysis records and receipts. This will help ensure that you are able to receive reimbursement for any covered expenses.

At Contoso, we are committed to providing our employees with the best health care coverage possible. That's why we are proud to offer coverage for dialysis treatments