

2. Ask questions. If the employee is unsure about any part of the plan, it is important to ask questions in order to make sure that the plan is suitable for their needs.

3. Research other plans. It is important to research other plans and compare them to Northwind Standard in order to determine which plan is the best option.

4. Verify the information. If the employee is unsure about the accuracy of any information that Northwind Health provides, it is important to verify the information with a trusted source.

By following these tips, employees can make sure that they are not misled by Northwind Health's intentionally false or misleading statements. It is important for employees to be aware of any potential inaccuracies or false information that Northwind Health may use when discussing their plans in order to make the most informed decision possible.

Member Cooperation

MEMBER COOPERATION

At Northwind Health, we understand that people are more likely to get the care they need when they are informed and empowered with the knowledge they need. That is why we have included the following information in our Northwind Standard plan to help inform and empower our members.

When you sign up for the Northwind Standard plan, you are agreeing to certain responsibilities as a member of the plan. This includes being aware of the plan's benefits and limitations, as well as your obligations under the plan.

Covering Your Expenses

When you are enrolled in Northwind Standard, your plan will cover a portion of your medical and vision expenses. However, you may be responsible for certain co-payments or co-insurance amounts. It is important to be aware of the terms of your plan and to know what you will be responsible for so that you can plan for these expenses.

Seeking Pre-Approval for Care

In some cases, you may need to seek pre-approval or authorization before receiving certain medical services. This is especially true for certain types of specialty care, such as mental health and substance abuse treatment. If you are unsure if pre-approval is required, contact Northwind Health to verify.

Staying Informed

It is important that you stay informed about the benefits, limitations, and requirements of your plan. Northwind Health provides several ways for you to stay informed, including:

- Our website – which provides information about the plan, including benefits, exclusions and limitations, and member responsibilities.