

Tips for Employees:

1. Read your Summary Plan Description (SPD) carefully to understand the benefits available to you under Northwind Health Plus.
2. Familiarize yourself with the applicable laws and regulations, such as ERISA, the Affordable Care Act (ACA), and the Mental Health Parity and Addiction Equity Act (MHPAEA).
3. Be aware of the coverage and limits your plan provides.
4. Be aware of any exclusions or exceptions that may apply to your plan.
5. If you feel you have been discriminated against, contact the Department of Labor.

By understanding the applicable laws and regulations and the coverage and limits of your plan, you can ensure that you are getting the most out of your Northwind Health Plus benefits.

Entire Contract

OTHER INFORMATION ABOUT THIS PLAN - Entire Contract

The Northwind Health Plus plan is a contract between you and Northwind Health. It is important to understand that this document contains the entire contract. This contract includes the plan documents that you receive from Northwind Health, the Northwind Health Plus plan summary, and any additional contracts or documents that you may have received from Northwind Health.

It is important to remember that any changes made to this plan must be in writing and signed by both you and Northwind Health. Additionally, if something in the plan is not included in the plan documents or summary, then it does not apply to the plan.

You should also be aware that the Northwind Health Plus plan may contain certain exceptions, exclusions, and limitations. It is important to familiarize yourself with the plan documents to make sure that you understand what services are covered and which are not covered. If you have any questions, Northwind Health has customer service representatives who are available to answer your questions.

Additionally, Northwind Health may make changes to the plan at any time. You should make sure to check the plan documents or summary regularly to stay informed of any changes that have been made to the plan.

Finally, it is important to remember that the Northwind Health Plus plan is not a substitute for a regular health insurance plan. This plan is intended to supplement your existing health insurance coverage. It is important to make sure that you have adequate coverage for all of your medical needs.