

Calendar Year Deductible

IMPORTANT PLAN INFORMATION: Calendar Year Deductible

The Northwind Health Plus plan has a calendar year deductible that applies to some services. The amount you must pay out-of-pocket before the plan begins to pay for covered services is called the calendar year deductible. The calendar year deductible is the same for all members of the plan and is reset each year on the plan's renewal date.

For In-Network Services: The calendar year deductible for in-network services is \$1,500 for individuals and \$3,000 for families. This means that you must pay the full cost of all covered services until you have paid a total of \$1,500 for an individual and \$3,000 for a family. Once this amount is reached, the plan will begin to pay its share of the cost of eligible services.

For Out-of-Network Services: The plan does not have a calendar year deductible for out-of-network services. However, out-of-network services are subject to higher cost sharing than in-network services, so be sure to check with your provider to find out the cost sharing that applies.

Exceptions: Certain services are exempt from the calendar year deductible. These services include preventive care services and emergency services.

Tips:

- Be sure to check with your provider to find out if a service is subject to the calendar year deductible before receiving the service.
- Make sure you understand the cost sharing that applies to out-of-network services.
- Be aware that the calendar year deductible is reset each year on the plan's renewal date.
- Remember that preventive care services and emergency services are exempt from the calendar year deductible.

Coinsurance

IMPORTANT PLAN INFORMATION: Coinsurance

Coinsurance is a cost-sharing requirement under Northwind Health Plus. This means that after you have met your deductible, you will be responsible for a certain percentage of the costs for covered services. The coinsurance rate is usually a percentage of the allowed amount for a service, and it is your responsibility to pay this amount.

For example, if the allowed amount for a service is \$100 and your coinsurance is 20%, you are responsible for paying \$20 (20% of \$100). The insurance company will pay the remaining amount of \$80.