

Northwind Standard provides coverage for Neurodevelopmental Therapy (Habilitation) services, including:

- Evaluation and assessment
- Development of an individualized treatment plan
- Training in communication, problem-solving, and self-care
- Training in daily living skills, such as dressing and grooming
- Training in social skills and appropriate behavior

#### What Exceptions Are There?

Northwind Standard does not cover any services related to Neurodevelopmental Therapy (Habilitation) that are not medically necessary. The plan also does not cover any experimental or investigational treatments or services.

#### Tips for Employees

- Make sure to always stay in-network if you plan to use Neurodevelopmental Therapy (Habilitation) services. Northwind Standard will only cover in-network providers.
- Ask your provider about the cost of services before receiving treatment. Northwind Standard has a coinsurance and copayment requirement for certain services.
- Talk to your doctor about all of your options. Neurodevelopmental Therapy (Habilitation) services are often helpful, but they may not be the best option for everyone.
- Be aware of Northwind Standard's preauthorization requirements. In some cases, you'll need to get preauthorization before receiving treatment.
- If you're considering Neurodevelopmental Therapy (Habilitation) services, make sure to research your options. Look for providers who specialize in the type of care you're looking for and make sure they are in-network.
- Speak to your doctor about any concerns you have about the cost of Neurodevelopmental Therapy (Habilitation) services and how they will be covered by Northwind Standard.
- Keep in mind that Neurodevelopmental Therapy (Habilitation) services can take time and consistency to be effective.
- Don't be afraid to ask questions or seek additional information. Neurodevelopmental Therapy (Habilitation) services can be confusing, so it's important to make sure you understand everything before making a decision.

At Contoso, we want to make sure that our employees and their dependents are getting the best possible care. Neurodevelopmental Therapy (Habilitation) is an important part of that