it does not cover services related to the treatment of substance abuse, so if you are in need of these services, you will need to explore other options.

Here are a few tips to help you make the most of the mental health care coverage that is available through Northwind Standard:

- Make sure to check with your provider to find out which services are covered under your plan.
- Check for any copayments or coinsurance that may apply to your visits.
- Make sure you are aware of any pre-authorizations that may be required for certain services, such as inpatient hospitalization.
- Ask your provider about any additional benefits that may be available, such as case management or behavioral health services.
- Be sure to keep track of all of your medical records and bills, including any payments made to your provider.
- If you need help finding a provider or have any other questions, you can contact Northwind Health directly.

We want to make sure that you are able to access the mental health care services that you need, so we encourage you to take advantage of the coverage available to you through Northwind Standard. If you have any questions or need help understanding your coverage, please contact our customer service department at Contoso.

## **Neurodevelopmental Therapy (Habilitation)**

Neurodevelopmental Therapy (Habilitation)

At Contoso, we want to ensure that our employees and their dependents receive the best possible care and services. That's why we've partnered with Northwind Health to provide a comprehensive health plan that includes coverage for Neurodevelopmental Therapy (Habilitation).

What is Neurodevelopmental Therapy (Habilitation)?

Neurodevelopmental Therapy (Habilitation) is the assessment and treatment of physical, emotional, social, and cognitive impairments associated with neurological and developmental disorders. It is designed to help individuals with disabilities learn the skills they need to live as independently as possible, including communication, problem-solving, and self-care. This type of therapy is used to help individuals with neurological and developmental disorders, such as autism, Down syndrome, cerebral palsy, and traumatic brain injury.

What Does Northwind Standard Cover?