

Explanation of Benefits (EOB) or a letter from the other health plan stating that the service is not covered.

When providing proof of other coverage, it is important to remember to include the following information:

- Your name, address, and policy number
- The name of the other health plan
- The date of service for the claim
- The amount paid by the other health plan
- Any additional information required by Northwind Standard

If you are unsure of what information to provide, you can always contact Northwind Standard for assistance.

It is also important to remember that if you are filing claims with both Northwind Standard and another health plan, you must submit a claim to Northwind Standard first. This will allow Northwind Standard to determine if the service is covered and if you are eligible for subrogation or reimbursement.

Finally, if you have any questions or need assistance with filing claims, Northwind Standard offers a customer service team that can help. You can contact them at any time, and they can provide you with the information you need to understand your coverage and benefits.

By understanding subrogation and reimbursement and the exceptions to it, you can ensure that you are taking advantage of all of your benefits and coverage. Northwind Standard is committed to providing you with the coverage you need and helping you understand your benefits.

Uninsured And Underinsured Motorist/Personal Injury Protection Coverage

WHAT IF I HAVE OTHER COVERAGE?

Uninsured and Underinsured Motorist/Personal Injury Protection Coverage

When you sign up for Northwind Standard, you may be eligible for Uninsured and Underinsured Motorist/Personal Injury Protection Coverage (UM/UIM/PIP). This coverage is designed to protect you in the event that you are injured in an accident with an uninsured or underinsured driver. It also provides you with coverage for medical bills and other related costs that you may incur due to the accident.

Under this coverage, Northwind Health will pay for medical bills, lost wages, and other related expenses that are the result of an injury you sustain in an automobile accident. It will also cover you in the event that you are hit by an uninsured or underinsured motorist. Generally, this coverage is limited to the amount of your policy limits.