

Once you have reached this limit, the plan will cover 100% of your expenses for the remainder of the year.

Tips for Managing Your Costs

There are several steps that you can take to help manage your costs when you are enrolled in Northwind Standard. Here are a few tips that you can use to get the most out of your coverage:

- Make sure to take advantage of preventive care services. These services are covered 100% by the plan and can help you avoid more costly treatments down the line.
- Always make sure to visit in-network providers. Doing so will ensure that you receive the maximum benefit from your plan.
- Consider generic prescription drugs when available. These drugs can often be cheaper than brand-name drugs and are just as effective.
- Talk to your doctor about ways to save money. Many doctors are willing to work with you to find the most cost-effective treatment options available.
- Review your Explanation of Benefits (EOB) statements carefully. This document will show you exactly how much you are being charged for each service and what your plan is covering.

By following these tips, you can ensure that you are getting the most out of your Northwind Standard health plan.

HOW PROVIDERS AFFECT YOUR COSTS

In-Network Providers

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When selecting a health insurance plan, one of the most important factors to consider is the network of in-network providers that are available with the plan.

Northwind Standard offers a wide variety of in-network providers, ranging from primary care physicians, specialists, hospitals, and pharmacies. This allows you to choose a provider that is convenient for you and your family, while also helping you to keep your costs low.

When you choose a provider that is in-network with your plan, you will typically pay lower copays and deductibles than you would with an out-of-network provider. In addition, many services, such as preventive care, may be covered at no cost when you receive care from an in-network provider.

It is important to note, however, that Northwind Standard does not offer coverage for emergency services, mental health and substance abuse coverage, or out-of-network