

In cases where the injury or illness occurs in multiple states or counties, the venue will typically be the state or county where the majority of the services were rendered. Claims for services rendered outside of the United States should be filed in the state or country in which the services were rendered.

When filing a claim with Northwind Health, it is important to note that any disputes concerning the claim must be resolved in the state where the claim was filed, according to the state's laws. The claim cannot be resolved in any other state or country.

### Tips

Here are a few tips to keep in mind when filing a claim with Northwind Health:

- Always keep the location of the service in mind when filing a claim.
- Make sure to include the appropriate state or country on the claim form.
- Always provide detailed information about the services that were rendered, including the date, time, and location.
- Make sure to include any relevant medical records or other documentation with the claim.
- When possible, make sure to file the claim in the same state or county where the services were rendered.
- In cases where the services were rendered in multiple states or counties, make sure to file the claim in the state or county where the majority of the services were rendered.
- Disputes concerning the claim must be resolved in the state where the claim was filed, according to the state's laws.
- If the services were rendered outside of the United States, make sure to file the claim in the state or country in which the services were rendered.

### **Women's Health and Cancer Rights Act of 1998**

#### **OTHER INFORMATION ABOUT THIS PLAN: Women's Health and Cancer Rights Act of 1998**

The Women's Health and Cancer Rights Act of 1998 (WHCRA) is a federal law that provides rights and protections to people receiving mastectomies, a surgery to remove all or part of the breast. Under this law, health plans, including Northwind Standard, must provide coverage for mastectomies, reconstructive surgery, and other related medical services that are required by the attending physician in connection with a mastectomy.

The WHCRA applies to all group health plans, including Northwind Standard, and health insurance issuers that offer group health plans. This law requires all group health plans, such as Northwind Standard, to provide coverage for reconstructive surgery and other related medical services when it is medically necessary to reconstruct the breast or to treat physical complications of the mastectomy.