

The Northwind Standard plan has a calendar year deductible of \$2,000 for each individual and \$4,000 for each family. A calendar year deductible is the amount you must pay for health care services before your insurance plan starts to pay. The deductible applies to most services received from in-network providers, including primary care physicians, specialists, hospitals, and pharmacies.

However, there are some exceptions. For example, preventive care services, such as immunizations and annual physicals, are covered at 100% with no deductible. Additionally, prescription drugs are subject to a separate prescription drug deductible of \$250 per individual and \$500 per family.

It is important to note that this deductible does not roll over into the next year. This means that you must meet the deductible amount in the current year before your insurance begins to pay. Additionally, the deductible may not apply to all services. For example, you may not be subject to the deductible when you receive in-network emergency services.

Tips for Meeting the Calendar Year Deductible

Meeting your calendar year deductible may seem like a daunting task, but there are a few steps you can take to help ensure that you reach it.

First, take advantage of any preventive care services that are covered at 100%. These services are important for your health, and you can use them to help meet your deductible without paying out of pocket.

Second, use caution when selecting providers. The Northwind Standard plan has a large network of in-network providers, and using these providers will help ensure that you are not paying more than you have to for services.

Third, consider using a health savings account (HSA). An HSA is a tax-advantaged savings account that can be used to pay for qualified medical expenses. Contributions to an HSA are tax-deductible and the funds can be used to help pay for deductibles and other medical costs.

Finally, take advantage of any discount programs that may be available. Many providers offer discounts for cash payments on services, and these can help reduce the amount of money you need to pay out of pocket.

By following these tips, you can make sure that you reach your deductible and take advantage of the full benefits of the Northwind Standard plan.

Coinsurance

IMPORTANT PLAN INFORMATION: Coinsurance

Coinsurance is a type of cost sharing that you are responsible for after meeting your deductible. Coinsurance is often a percentage of the cost of the service you receive. For