

Copays are fixed amounts that are due at the time of each visit. Coinsurance is a percentage of the total cost of a service that is paid by the employee. Deductibles are a fixed amount that must be paid by the employee before the insurance company begins covering the costs of services. It's important for employees to understand what their out-of-pocket costs will be for each type of service to ensure that they are prepared to pay their portion of the bill.

Network Providers

Northwind Standard allows employees to choose from a variety of in-network providers. These include primary care physicians, specialists, hospitals, and pharmacies. It's important for employees to make sure that they are seeing providers that are in-network to maximize their coverage. Out-of-network providers may not be covered under Northwind Standard.

Exclusions

Northwind Standard does not offer coverage for emergency services, mental health and substance abuse coverage, or out-of-network services. Employees should keep this in mind when selecting providers and services to ensure that they are covered by their plan.

Claims

Employees are responsible for submitting claims for services that are covered by their insurance plan. Claims should be submitted as soon as possible after a service is rendered to ensure timely payment. Employees should keep track of their claims and follow up with Northwind Health if a claim is not processed in a timely manner.

Tips

To ensure that employees are taking full advantage of their Northwind Standard plan, there are a few tips that they should keep in mind.

- Make sure to understand the details of the plan and the associated out-of-pocket costs before receiving a service.
- Select in-network providers to maximize coverage and avoid unexpected costs.
- Submit claims as soon as possible after a service is rendered.
- Track claims and follow up with Northwind Health if a claim is not processed in a timely manner.
- Take advantage of preventive services to stay healthy and reduce future costs.
- Ask questions and contact Northwind Health if you need assistance understanding your coverage or filing a claim.

By understanding the details of the Northwind Standard plan and following the tips above, employees can ensure that they are taking full advantage of their benefits. Taking the time