

about Northwind Standard's coverage for substance use disorder services, please contact Northwind Health and speak to one of our customer service representatives.

Here are some tips that could be helpful to our employees who may be struggling with substance use disorder:

- Seek help as soon as possible. Early intervention and treatment can make a significant difference in achieving successful recovery.
- Take advantage of your Northwind Standard coverage. Make sure to familiarize yourself with your coverage, and take full advantage of all the services available to you.
- Reach out for support. Substance use disorder is a very isolating experience, but there are people who want to help and support you.
- Stay connected to your recovery plan. Developing and following a recovery plan is essential to long-term sobriety. Make sure to stick to your plan and seek out additional resources as needed.
- Take care of your health. Substance use disorder can have a profound impact on your physical and mental health. Make sure to seek regular medical care and take steps to manage your physical and mental health.

We hope that these tips are helpful to our employees who are struggling with substance use disorder. We encourage everyone to contact Northwind Health and speak to one of our customer service representatives if you have any questions about your coverage for substance use disorder services.

Surgery

Surgery

Surgery is a common medical service and is covered under the Northwind Standard plan. You will be able to use in-network providers for your surgery, as long as it's deemed medically necessary by your doctor.

The amount of coverage you receive for surgery depends on the type of surgery you need. Generally, simple and routine surgeries are covered at 100%, while major or complex surgeries may be covered at a lower rate. You can check with your insurance provider to learn more about the coverage for specific surgeries.

Before you receive surgery, you'll need to get pre-authorization from your insurance provider. Pre-authorization means that your insurance provider has approved the surgery and the amount of coverage you'll receive. If you don't get pre-authorization, you may be responsible for all the costs of the surgery.