

**Out-of-Network Services:** The Northwind Standard plan does not cover any services that are provided by a provider that is not part of the Northwind Health network. This includes doctors, hospitals, and other healthcare providers who are not part of the Northwind Health network.

### Tips

When selecting a healthcare plan, it is important to be aware of the exclusions in the plan. Here are some tips to help you understand the exclusions in the Northwind Standard plan:

1. Understand the types of services that are not covered by the Northwind Standard plan. Be sure to familiarize yourself with the list of exclusions and make sure that any services you might require are covered.
2. If you require emergency services, be sure to check with your provider to see if they are part of the Northwind Health network. If they are not, you will be responsible for the full cost of those services.
3. If you require mental health or substance abuse treatments, be sure to check with your provider to see if they are part of the Northwind Health network. These services are not covered by the Northwind Standard plan.
4. If you require services from a provider that is not part of the Northwind Health network, you will be responsible for the full cost of those services.

By understanding the exclusions in the Northwind Standard plan, you can make informed decisions about your healthcare. Be sure to read the plan document carefully to make sure that the plan meets your healthcare needs.

## WHAT IF I HAVE OTHER COVERAGE?

### Coordinating Benefits With Other Health Care Plans

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It may be possible to coordinate benefits with other health care plans if you have other coverage. Coordinating benefits allows you to receive payments from each health plan towards covered services, as long as the total amount of payments does not exceed the total charges for the service.

If you have other coverage, such as Medicare or an employer-sponsored health plan, the Northwind Standard plan may be able to coordinate benefits with those plans. This can help reduce your out-of-pocket costs for health care services.

##### How Do I Coordinate Benefits with Other Plans?