

Out-of-network providers are not covered under this plan. It is also important to note that Northwind Standard does not cover the cost of room and board for hospice care provided in a hospice facility.

We understand that these are difficult times for our employees and their families. We want to make sure that our employees have access to the care and support they need to make the most of their time together. We hope that this coverage will provide peace of mind and support during this difficult time.

Here are a few tips to help our employees make the most of their hospice care coverage:

- Make sure to choose an in-network hospice provider to ensure your care is covered.
- Make sure to keep all of your medical records up-to-date and accessible. This will help your doctor and hospice provider to provide the best care possible.
- Speak to your doctor and hospice provider about all of your options. They can provide valuable guidance and support throughout the process.
- Make sure to take advantage of all of the resources available to you. Many hospice providers offer counseling and support groups to help you and your family cope with the situation.
- Make sure to keep track of all of your expenses related to hospice care. Northwind Standard may cover some of your expenses, but you may have to pay for some out of pocket. Keeping track of your expenses will help you stay organized.

We hope that this information is helpful and that our employees can take comfort knowing that they have access to the care and support they need during this difficult time.

Hospital

COVERED SERVICES: HOSPITALS

Under the Northwind Standard plan, you have access to a variety of in-network hospitals. This means that you are not limited to a select few hospitals, and you can select the hospital that best meets your healthcare needs.

When choosing a hospital, you should keep in mind the type of care you are looking for. For example, if you need specialty care, you may want to select a hospital that specializes in the type of care you need. Additionally, you may want to consider the location of the hospital, as well as its reputation.

The Northwind Standard plan includes coverage for inpatient and outpatient services at in-network hospitals. This includes hospitalization, surgery, and other services related to hospital care.

In some cases, you may need to receive care from an out-of-network hospital. In these cases, you will be responsible for paying the full cost of care. Additionally, you may be responsible