

- Keep track of your allergies, including the type of allergy, the severity of the allergy, the medications you are taking, and the results of any allergy tests you have had. This information can be helpful for your doctor when making decisions about your care.

## Ambulance

### COVERED SERVICES: Ambulance

Ambulance services are covered under the Northwind Standard plan, providing you with the medical assistance you need in the event of an emergency. When you are in need of an ambulance, you can be sure that Northwind Health will cover your transport to the closest hospital or medical facility.

#### Covered Services:

The Northwind Standard plan covers ambulance transport to the nearest hospital or medical facility in the event of an emergency. This service is available 24 hours a day, seven days a week, and is covered up to the plan's limit. Ambulance transport is covered up to the plan's limit, regardless of whether the ambulance is provided by an in-network provider or an out-of-network provider.

#### Exceptions:

Northwind Health does not cover ambulance services that are provided for non-emergency transport. Non-emergency transport includes transport for routine medical care, such as transport to a doctor's office or a laboratory for tests. Non-emergency transport is not covered by the Northwind Standard plan.

#### Tips for Employees:

- Keep the phone number of your local ambulance service handy in case of an emergency.
- Make sure to provide your Northwind Health insurance information to the ambulance service at the time of transport, as this will help ensure that your costs for the service are covered.
- If you are transported by an out-of-network provider, you may be responsible for paying a portion of the cost. Be sure to check with Northwind Health to determine what your cost-sharing responsibilities are in such an event.
- Be sure to keep all receipts and paperwork related to your ambulance service, as you may need this information when filing your claim with Northwind Health.
- Remember, ambulance services are only covered for emergency transport. If you need to be transported for non-emergency medical care, you will need to make other arrangements for your transportation.

With the Northwind Standard plan, you can rest assured that you will be covered in the event of an emergency. In the event of an emergency, you can be transported by ambulance