

Finally, it is important to understand the plan's coverage limits and to keep track of all out-of-pocket expenses. You should also be aware of your plan's annual deductible and coinsurance amounts.

By understanding Northwind Health Plus's exclusions and following the tips outlined above, you can ensure that you are receiving the most comprehensive coverage available under the plan and avoid any unexpected costs.

## **WHAT IF I HAVE OTHER COVERAGE?**

### **Coordinating Benefits With Other Health Care Plans**

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##### **Coordinating Benefits With Other Health Care Plans**

If you have other health care coverage, such as Medicare or a health plan from another employer, you may be able to coordinate benefits with Northwind Health Plus. Coordinating benefits means that both plans work together to pay for covered services. This coordination helps to ensure that you don't pay more than you should for your health care.

When coordinating benefits, one plan pays first and the other plan pays what is left after the first plan has paid. The plan that pays first is called the primary plan, and the plan that pays second is called the secondary plan. Generally, the primary plan pays up to the amount of its allowed amount for the services you received. The secondary plan then pays the difference between what the primary plan paid and the total cost of the services.

The way in which you coordinate benefits will depend on the type of coverage you have.

##### **Coordinating Benefits with Medicare**

If you have Medicare, you may be able to coordinate benefits with Northwind Health Plus. Medicare is a federal health insurance program for people 65 years of age and older, people with certain disabilities, and people with End-Stage Renal Disease (ESRD). Northwind Health Plus is a secondary payer to Medicare, meaning that Medicare will pay first and then Northwind Health Plus will pay the remaining balance after Medicare has paid its portion.

If you have Medicare, you will need to use an in-network provider within the Northwind Health Plus network to coordinate benefits with your Medicare coverage. Medicare will pay first and then Northwind Health Plus will pay the remaining balance.

##### **Coordinating Benefits with Other Employer Plans**

If you are covered under a health plan from another employer, that plan is usually considered the primary payer and Northwind Health Plus is considered the secondary payer. Your other employer plan will pay first and then Northwind Health Plus will pay the remaining balance after the other employer plan has paid its portion.