

services and supplies, such as home dialysis machines, dialyzers, and other necessary supplies.

In-network dialysis services are covered at 80% of the allowed amount. Out-of-network dialysis services may also be covered, but the amount of coverage may vary. It is important to note that Northwind Health Plus does not cover services or supplies related to kidney transplants, including the cost of the donor organ.

It is also important to note that Northwind Health Plus does not cover experimental or investigational treatments, such as stem cell therapy or xenotransplantation. If you are considering a treatment that is not covered by your plan, please contact your provider to discuss your options.

For those receiving dialysis services, it is important to note that Northwind Health Plus requires that you receive your dialysis treatments from a certified dialysis center. It is also important to keep track of your dialysis treatments and any supplies that you may need. Your provider may also be able to provide you with information about support groups or other organizations that can provide additional resources or assistance.

If you have questions about the dialysis coverage offered by Northwind Health Plus, please contact your provider or Northwind Health directly. We are committed to providing our employees with comprehensive coverage and support.

Emergency Room

COVERED SERVICES - EMERGENCY SERVICES

At Contoso, we understand that unplanned medical emergencies can arise, and so our insurance partner, Northwind Health, provides coverage for emergency services. This coverage applies to both in-network and out-of-network providers.

In-Network Providers

If you seek emergency care from an in-network provider, your plan will cover the cost of treatment, including any necessary hospitalization and follow-up care. Depending on the type of plan you have, you may also be responsible for paying a copayment and/or coinsurance.

Out-of-Network Providers

Emergency services received from out-of-network providers will also be covered, but you may be responsible for higher out-of-pocket costs such as copayments and coinsurance. If you receive services from an out-of-network provider, you may also be responsible for paying the difference between the amount billed by the provider and the amount the plan will pay.

Exceptions