

When you visit the surgical center, you may be asked to sign a form acknowledging that you are responsible for any costs that are not covered by your plan. It's important to read this form carefully, so you know what you're agreeing to.

If you need to have a procedure done at an outpatient surgical center, make sure to contact Northwind Health beforehand. You can call our customer service team at 1-800-555-1234 and they will help you understand what services are covered by your plan and how to get the care you need.

At Northwind Health, we are committed to providing quality and affordable health care services. We are here to help you get the care you need, when you need it.

### **Temporomandibular Joint Disorders (TMJ) Care**

#### **COVERED SERVICES: Temporomandibular Joint Disorders (TMJ) Care**

The Northwind Standard plan includes coverage for Temporomandibular Joint Disorders (TMJ) Care. TMJ care is the diagnosis and management of disorders of the temporomandibular joint, which is the joint that connects the lower jaw to the skull. TMJ care can include diagnostics such as x-rays, CT scans, MRIs, and other tests or treatments, including physical therapy, medications, and surgery.

The Northwind Standard plan does not cover certain TMJ treatments and services, such as treatment for bruxism, TMJ splint therapy, or orthodontic treatment. Additionally, any services or treatments that are deemed to be experimental or investigational are not covered by the Northwind Standard plan.

Employees with this plan should be aware that they may be subject to preauthorization requirements when seeking TMJ care. Preauthorization is a process in which a health insurance company reviews the medical necessity of a treatment or procedure prior to authorizing payment. This means that the employee must obtain approval from the insurance company before receiving the treatment or procedure.

When seeking TMJ care, it is important for the employee to discuss their condition and treatment options with their healthcare provider. The healthcare provider can recommend specific treatments and services that are appropriate for the employee's condition and can help the employee understand if their treatment is covered by the Northwind Standard plan. It is also important for the employee to understand their financial responsibility prior to receiving treatment. This includes any copayments, coinsurance, or deductibles that may be applicable.

In addition to discussing treatment options with their healthcare provider, employees should also be proactive in managing their TMJ condition. This includes avoiding activities that can exacerbate the problem, such as grinding teeth or chewing gum, and practicing relaxation techniques to reduce stress. Additionally, employees should practice good posture and avoid sleeping on their stomach to reduce strain on the jaw. Practicing good