

Northwind Health Plus is a comprehensive health plan that offers coverage for medical, vision, and dental services. It also provides coverage for prescription drugs, mental health and substance abuse services, and preventive care. You can choose from a variety of in-network providers, including primary care physicians, specialists, hospitals, and pharmacies. Emergency services are also covered, both in-network and out-of-network.

Co-pays, deductibles, and out-of-pocket maximums may apply to your plan. Your plan may also include separate deductibles for different services, such as prescription drugs and hospitalization. It is important to know what your plan covers and what the cost-sharing requirements are. To get more information, please visit the Northwind Health website or contact them directly.

It is also important to remember that there may be certain exceptions or limitations in the plan. For instance, some plans may not cover certain types of services, such as cosmetic procedures, or they may have limits on the number of visits to a provider that are covered. It is important to read through your plan to understand what is and isn't covered.

When you are using your Northwind Health Plus plan, there are a few tips to keep in mind. First, remember to bring your Northwind Health Plus ID card with you when you go to the doctor or pharmacy. This will help the provider verify your coverage and process your claims. Second, if you are prescribed a medication, check to make sure it is covered by your plan. You may be able to save money by using a generic version of the drug or by using a mail-order pharmacy.

Finally, if you are seeing an out-of-network provider, remember that you may be responsible for paying more out-of-pocket costs than you would for an in-network provider. Make sure to check with the provider to get an estimate of what your costs will be.

By understanding the plan and its exceptions and limitations, and by following these tips, you can make sure you are getting the most out of your Northwind Health Plus plan.

## COVERED SERVICES

### Acupuncture

#### COVERED SERVICES: Acupuncture

Acupuncture is an ancient form of healing that has been practiced in China for thousands of years. It involves the use of very thin needles inserted into specific points in the body to stimulate energy flow and promote physical and emotional balance. Northwind Health Plus covers acupuncture services, including both in-network and out-of-network acupuncture providers.

When using an in-network acupuncture provider, coverage is provided for up to 12 visits per year. Each visit must be medically necessary and approved by your primary care physician. All acupuncture services must be performed by an appropriately licensed acupuncturist, and acupuncture services are limited to one hour per visit.