

### Notice of Right to Change Coverage:

This notice provides information about your rights to change your coverage. It is important to read this notice so you understand how and when you can change your coverage under Northwind Standard.

### Notice of Addition or Deletion of Benefits:

This notice provides information about any additions or deletions to the benefits provided under Northwind Standard. It is important to read this notice carefully so you know what changes have been made to your coverage.

### Tips for Understanding Notices

When reading the notices provided by Northwind Health, it is important to take the time to read them carefully and understand what they mean. Here are a few tips to help you:

- Read all of the notices thoroughly, even if some of the information does not apply to your situation.
- Ask questions if you are unsure of what the notices mean or how they might affect your coverage.
- Make sure you understand the terms and conditions of each notice, including any exclusions or limitations that may apply.
- Keep a copy of all notices in a safe place so you can refer back to them if needed.
- Contact Northwind Health if you have any questions or need additional information.

By taking the time to read and understand the notices provided by Northwind Health, you can make sure you are aware of all the important information related to Northwind Standard, including any changes that have been made to the plan and what coverage is provided. This can help you make informed decisions about your coverage and ensure you are getting the best possible coverage.

### Right Of Recovery

#### OTHER INFORMATION ABOUT THIS PLAN

#### Right of Recovery

Northwind Standard plan offers a right of recovery for any services that were already paid for by the insured. This is a great feature for employees to be aware of, as it can help to save time and money.

This right of recovery means that if the insured has already paid for a service that is covered under the Northwind Standard plan, they can submit a claim to the insurance company and be reimbursed for the amount they paid. This is a great option for employees who may have