

and inhalers. In addition, Northwind Health Plus will cover the cost of immunotherapy, which is a long-term treatment that helps to reduce the severity of your allergies.

### Exceptions

In some cases, Northwind Health Plus may not cover all of the costs associated with allergy testing and treatment. These exceptions include the following:

- Allergy medications that are available over-the-counter.
- Allergy shots that are not prescribed by a doctor.
- Allergy treatments or medications that are considered experimental or unproven.
- Alternative treatments, such as herbal remedies or homeopathic treatments.

### Tips

- Talk to your doctor about all of your allergy symptoms, so they can determine the best course of testing and treatment.
- Ask your doctor about the cost of any allergy medications that they prescribe.
- Be sure to fill any prescriptions at a pharmacy that is in-network, so you can receive the lowest cost for your medications.
- If you are considering an alternative treatment for your allergies, be sure to discuss it with your doctor first.
- Keep your receipts for any out-of-pocket expenses related to your allergy testing and treatment, so you can be reimbursed for your expenses.

At Contoso, we are committed to providing our employees with the best coverage for their healthcare needs. With Northwind Health Plus, you can be sure that you are getting the best coverage for your allergy testing and treatment.

### Ambulance

#### COVERED SERVICES: Ambulance

Ambulance services are covered under Northwind Health Plus. This includes any transportation to and from medical facilities, as long as it is medically necessary. In most cases, ambulance services are covered when no other form of transportation is available.

If you need to use an ambulance, it must be one that is in your network and has been approved by Northwind Health. You will be responsible for paying any applicable coinsurance and copays for this service. If you use an out-of-network ambulance, you may be responsible for the entire cost of the service.