

Finally, it's important to note that NEMT services are provided by a third-party provider. Northwind Health Plus is not responsible for any fees associated with NEMT services. This includes any fees charged by the transportation provider.

At Northwind Health Plus, we understand that transportation can be a barrier for many members. That's why we are proud to offer NEMT services for members living in select states. With this service, you can receive the care you need without having to worry about how you'll get there.

### **Mental Health Care**

#### **COVERED SERVICES: Mental Health Care**

At Contoso, we understand the importance of mental health care and are proud to offer Northwind Health Plus, which provides comprehensive mental health coverage to our employees.

Northwind Health Plus covers a wide range of mental health services, including counseling, psychiatric visits, therapy, and group therapy. Services are provided in-network and out-of-network, with coverage for both inpatient and outpatient visits.

#### **In-Network Services**

When receiving mental health care, it is important to make sure you are using an in-network provider. When you use an in-network provider, your out-of-pocket costs are generally lower and your coverage is more comprehensive. Northwind Health Plus offers a network of providers that are in-network, including primary care physicians, specialists, hospitals, and pharmacies.

#### **Out-of-Network Services**

In some cases, it may be necessary to receive mental health care from an out-of-network provider. Northwind Health Plus will still cover a portion of the cost of services received from an out-of-network provider. However, it is important to note that out-of-pocket costs are typically higher when receiving care from an out-of-network provider.

#### **Exceptions**

Northwind Health Plus does not cover some services related to mental health care, including long-term treatment plans, experimental treatments, and treatments related to pre-existing conditions.

#### **Tips for Receiving Mental Health Care**

At Contoso, we encourage our employees to prioritize their mental health and seek out the care they need. Here are a few tips to keep in mind when seeking mental health care:

- Make sure you are using an in-network provider to access the most comprehensive coverage and the lowest out-of-pocket costs.