

- Ask your healthcare provider to provide you with a detailed explanation of the services and treatments you are receiving, as well as the medical necessity for them.
- Make sure that all documentation is complete, including all required forms, test results, and physician's notes.
- Send the documentation to Northwind Health as soon as possible.
- Follow up with Northwind Health to ensure that your claim has been received and is being processed.

By following these steps and providing any necessary evidence of medical necessity, you can help to ensure that your claim is processed quickly and accurately.

### The Group And You

#### OTHER INFORMATION ABOUT THIS PLAN

##### The Group and You

The Northwind Standard plan is a group plan, meaning that it is offered to a group of people and not to individuals. The group includes all eligible employees of Contoso and their spouses or dependents. It is important to understand that the plan may not cover all or part of the cost of services received by those who are not considered eligible members of the group.

##### Exceptions

There are a few exceptions to the group coverage provided by the Northwind Standard plan. For example, the plan does not cover services provided by any health care provider who is not contracted with Northwind Health. In addition, the plan does not cover services that are not medically necessary, such as cosmetic surgery.

##### Tips for Employees

When you enroll in Northwind Standard, it is important to familiarize yourself with the plan and its coverage options. You should also make sure that you understand any restrictions that may apply to the services you receive. Be sure to check with your provider to make sure that they accept the Northwind Standard plan. Also, it is a good idea to familiarize yourself with the cost of the services you receive, so that you know what you may be responsible for paying out of pocket. Finally, keep in mind that the Northwind Standard plan does not cover any services received outside of the network of in-network providers.

### Healthcare Providers - Independent Contractors

#### OTHER INFORMATION ABOUT THIS PLAN

##### Healthcare Providers - Independent Contractors