At Northwind Health, we understand how important it is to have access to quality, affordable healthcare. That's why we provide our members with Split Copay for Office Visits under the Northwind Standard plan. With this benefit, you can expect to pay a set copayment for office visits, regardless of the provider you visit.

What is Split Copay for Office Visits?

Split Copay for Office Visits is a feature of the Northwind Standard plan that allows you to pay a set copayment for most office visits. This copayment covers both the provider and the facility charges for office visits. The amount of the copayment will depend on the type of provider you visit, such as a primary care physician or specialist.

Who is eligible for Split Copay for Office Visits?

All members of the Northwind Standard plan are eligible for Split Copay for Office Visits. This benefit is available to all members, regardless of where they live or work.

Are there any exceptions?

Yes, there are some exceptions to the Split Copay for Office Visits benefit. This benefit does not apply to hospital or emergency room visits, mental health and substance abuse services, or out-of-network services.

Are there any tips I should know about?

Yes, here are a few tips to help you make the most of the Split Copay for Office Visits benefit:

- Before scheduling an appointment, make sure the provider you are visiting is in-network. You can check your plan's directory of providers for more information.
- Many providers are now offering virtual visits, which can be a great way to access care without having to leave the comfort of your home.
- Make sure to bring your insurance card to every appointment. That way, you can make sure that your copayment is applied correctly.
- If you have any questions about the cost of your office visit, don't hesitate to ask your provider's office. They should be able to tell you exactly how much you can expect to pay for the visit.

At Northwind Health, we are committed to providing our members with access to quality, affordable healthcare. We hope that the Split Copay for Office Visits benefit will make it easier for you to get the care you need.

Calendar Year Deductible

IMPORTANT PLAN INFORMATION: Calendar Year Deductible