

Mastectomy and Breast Reconstruction

Maternity Care

COVERED SERVICES: Maternity Care

At Northwind Health, we understand that having a baby can be costly and stressful. To help ease the burden, Northwind Standard offers comprehensive maternity care coverage.

Prenatal Care: Northwind Standard covers the costs of prenatal care for the mother, including routine visits with a doctor, laboratory tests, and ultrasounds. In addition, Northwind Standard also covers any necessary vitamins, minerals, or other supplements that are prescribed by the doctor.

Delivery: Northwind Standard covers the costs of labor, delivery, and post-delivery care for both the mother and the baby. The plan also covers the costs of any necessary medications, blood transfusions, or anesthesia that may be required.

Maternity Care After Delivery: Northwind Standard covers the costs of any follow-up visits with the doctor and the baby. The plan also covers the costs of any necessary vaccines or immunizations for the baby.

Exceptions: Please note that Northwind Standard does not cover the costs of any elective or cosmetic procedures for the mother or the baby. Additionally, Northwind Standard does not cover the costs of any fertility treatments or in vitro fertilization procedures.

Tips for Employees: We recommend that employee's begin planning for maternity care as soon as possible. This includes researching their coverage options, finding an obstetrician or midwife, and researching any other health professionals or resources that may be needed. Additionally, we recommend that employees keep track of any costs associated with pregnancy and delivery, including any out-of-pocket expenses, in order to ensure they are properly reimbursed.

Medical Foods

COVERED SERVICES - Medical Foods

In addition to the comprehensive medical coverage provided by Northwind Standard, the plan also offers coverage for medical foods. This includes coverage for medically necessary food products, as well as nutritional supplements.

Medical foods are specially formulated foods that are intended for the dietary management of a specific medical condition. These foods are typically prescribed by a physician and are used to supplement a patient's daily food intake. Medical foods are used to treat a variety of conditions, including diabetes, celiac disease, and Crohn's disease.

Under Northwind Standard, medical foods are covered in the same way as prescription drugs. This means that coverage is subject to the plan's deductible and co-payment