

- Our customer service representatives – who are available to answer your questions about the plan and provide guidance.
- Our plan documents – which provide detailed information about the plan and your rights and responsibilities.
- Our newsletters – which provide updates about the plan and new features.
- Our provider directories – which list all of the in-network providers and facilities that are available under the plan.

### Getting the Most Out of Your Plan

To get the most out of your Northwind Standard plan, here are some tips to keep in mind:

- Be sure to use in-network providers as much as possible, as this will help you maximize your benefits and minimize your out-of-pocket expenses.
- If you need to use out-of-network providers, be sure to contact Northwind Health first to verify coverage.
- Be sure to inform your providers of any pre-existing conditions or special circumstances that could affect your care.
- Be sure to stay informed about the plan and your rights and responsibilities as a member of the plan.
- Follow up with your provider after receiving care to ensure that all procedures were properly billed to the plan.
- Remember to use any preventive care benefits that your plan offers. These services can help you stay healthy and ensure that any issues are caught early.
- Remember to contact Northwind Health with any questions you may have about the plan.

By understanding your rights and responsibilities under the plan, as well as the benefits and limitations of the plan, you can feel confident that you are getting the most out of your Northwind Standard plan.

### Exceptions

It is important to note that while Northwind Standard covers a variety of services, there are some exceptions. These include emergency services, mental health and substance abuse coverage, and out-of-network services. If you need any of these services, be sure to contact Northwind Health to verify coverage.

We hope that this information has been helpful in understanding the plan and your rights and responsibilities as a member of Northwind Standard. For more information, contact Northwind Health or visit our website.