

requirements. The plan also covers over-the-counter (OTC) medical foods in the same way as prescription drugs.

It is important to note that Northwind Standard does not cover food items that are not specifically prescribed as medical foods. This includes food items that are not used to treat a specific medical condition, as well as food items that are used for general nutrition.

Tips for Employees

1. Be sure to speak with your doctor about whether or not a medical food would be beneficial for your condition.
2. Make sure you get a prescription for a medical food from your doctor so that it can be covered by your insurance plan.
3. Ask your doctor or pharmacist if there are any generic or over-the-counter options available that are covered by your insurance plan.
4. If you are considering purchasing a medical food without a prescription, be sure to check with your insurance provider to make sure it is covered.
5. If you have any questions about coverage or benefits, be sure to contact your insurance provider.

Medical Transportation

COVERED SERVICES: Medical Transportation

At Northwind Health, our Northwind Standard plan includes coverage for medical transportation. This includes coverage for transportation to and from medical appointments, as well as emergency transportation to the nearest medical facility.

This coverage will help ensure that employees can get the medical care they need without worrying about how they will get there. Northwind Health will provide coverage for transportation expenses, such as gas, public transportation fares, or taxi/rideshare services.

In order to receive reimbursement for transportation expenses, employees must present a valid invoice to Northwind Health. This invoice must include the date, time, and place of service, as well as the cost of transportation. Please note that Northwind Health will only reimburse up to the cost of the lowest available fare.

It's important to note that Northwind Standard does not cover ambulance services. This is because ambulance services are usually for emergency medical transportation, which is not covered by this plan. However, if a doctor prescribes ambulance services for medical reasons, Northwind Health may cover the cost.

Here are some tips for employees to keep in mind when using medical transportation coverage: