

first, followed by the secondary health plan. However, if one of the health plans is a Medicare or Medicaid plan, that plan pays first.

Under the Northwind Standard Plan, if you have other coverage, you may be able to use the network providers and services that are covered by Northwind Standard at a lower cost. However, the cost of services obtained from providers that are not in the Northwind Standard network will not be covered by the plan.

When you receive health care services, it's important to identify all of your coverage to the provider to ensure that they bill each health plan appropriately. This helps to ensure that you receive the full benefits offered by each plan. If you do not identify all of your health coverage, it may result in a delay of payment or denial of coverage.

When you submit a claim to Northwind Standard, you'll need to include information about the other coverage you have. If the claim is sent to Northwind Standard before any other plan, the claim will be processed based on the Northwind Standard plan benefits.

It's important to remember that Northwind Standard does not coordinate benefits with other coverage. This means that Northwind Standard will not adjust the amount of payment made to a provider to take into account payments from other coverage. If a provider has been paid by another plan, you are still responsible for the balance due after Northwind Standard pays its portion of the claim.

If you have other coverage, it's important to review the benefits of each plan to make sure you are taking full advantage of your coverage. If you need help understanding your plan benefits or have any questions about the coordination of benefits, please contact the Northwind Standard Plan Customer Service team. We're here to help!

Primary And Secondary Rules

WHAT IF I HAVE OTHER COVERAGE?

If you have other health coverage, such as coverage through a spouse's plan, Northwind Standard may become your secondary coverage. This means that Northwind Standard will pay for eligible expenses after the other coverage pays.

The primary and secondary rules that apply to Northwind Standard are important to understand. When you have two types of health coverage, the primary plan pays first and the secondary plan pays second. The primary plan is the plan that is responsible for paying the largest portion of your healthcare costs.

For example, if you have a spouse's health plan and Northwind Standard, your spouse's plan would be the primary plan and Northwind Standard would be the secondary plan. This means that your spouse's plan would pay for the majority of your healthcare costs and Northwind Standard would pay for any remaining costs.

It's important to note that Northwind Standard will only pay for expenses that are not covered by the primary plan. Additionally, Northwind Standard will not pay any expenses