

To coordinate benefits with your other employer plan, you must use an in-network provider within the Northwind Health Plus network. You will need to provide your other employer plan's information in order to coordinate benefits.

### Exceptions

There are a few exceptions to coordinating benefits with other health care plans. For example, you cannot coordinate benefits with a health plan that is not a major medical plan. Also, if you are enrolled in a health plan that is a high-deductible plan, you cannot coordinate benefits with Northwind Health Plus until you have met the deductible.

### Tips

If you have other health care coverage, here are a few tips to help you coordinate benefits with Northwind Health Plus:

- Make sure you have your other health care plan's information handy when you use Northwind Health Plus.
- Always use an in-network provider within the Northwind Health Plus network to ensure that your benefits are coordinated correctly.
- Make sure you understand your plan's rules for coordinating benefits.
- Ask your doctor or other health care provider about the cost of services before you receive them to make sure that you are not paying more than you should.
- Read your Explanation of Benefits (EOB) carefully to make sure that your benefits are being coordinated correctly.

By understanding how to coordinate benefits with Northwind Health Plus and other health care plans, you can make sure that you are getting the most out of your health care coverage.

### COB Definitions

#### WHAT IF I HAVE OTHER COVERAGE?

The term "Other Coverage" is defined as any other insurance, health plan, or other coverage which provides benefits and services for medical care that is also provided under the Northwind Health Plus plan. This includes, but is not limited to, Medicare, TRICARE, Medicaid, employer-sponsored plans, and government-sponsored plans.

When you have Other Coverage, Northwind Health Plus follows something called "Coordination of Benefits" (COB). This means that Northwind Health Plus coordinates its benefits with the Other Coverage in order to ensure that you receive the maximum amount of benefits available to you. Northwind Health Plus will pay benefits only after the Other Coverage pays its benefits.