

- Be proactive: Talk to your doctor if you have any questions or concerns about your condition or care plan.

At Northwind Health, we understand that managing chronic conditions can be challenging. That's why we're committed to helping our members get the care and support they need to stay healthy and active. Through our Chronic Condition Management Program, we provide members with access to an interdisciplinary team of healthcare professionals who can provide personalized care and support. We also offer a variety of resources and programs to help members manage their chronic conditions. With Northwind Health Plus, you can rest assured that you'll have the support and resources you need to stay healthy and active.

## EXCLUSIONS

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Although Northwind Health Plus provides comprehensive coverage for medical, vision, and dental services, there are certain services and treatments that are excluded from the plan. It is important to understand these exclusions so that you can plan your care accordingly.

#### Services Not Covered:

Northwind Health Plus does not cover services that are not medically necessary, such as cosmetic surgery or elective procedures. Additionally, services or treatments that are experimental or investigational are not covered under this plan.

**Prescriptions Not Covered:** The plan does not cover prescriptions that are not medically necessary, certain over-the-counter medications, or prescription medications that are used to enhance performance in athletics.

**Mental Health and Substance Abuse Treatment:** The plan does not cover mental health or substance abuse treatment services provided by a non-network provider or any services that are not medically necessary.

**Preventive Care:** Northwind Health Plus does not cover preventive care services provided by a non-network provider.

#### Tips for Avoiding Exclusions

When considering a medical service or treatment, it is important to review the plan's evidence of coverage to ensure that the service or treatment is covered under the plan. You should also discuss the service or treatment with your doctor to ensure that it is medically necessary. Additionally, you should review the list of excluded services and prescriptions to ensure that you are not seeking treatment for an excluded service or prescription.

If you are considering a medical service or treatment that is not covered under the plan, you should discuss payment options with your doctor or healthcare provider. Additionally, you may need to consider other payment sources, such as private insurance, flexible spending accounts, or state or federal programs.