Northwind Health Plus does not cover certain types of emergency services. These include services for certain social and cosmetic procedures, elective surgery, experimental treatments, and services for injuries or illnesses that are not medically necessary.

Tips for Employees

It is important to keep in mind that if you have an emergency, you should seek care from the nearest hospital or medical facility. Regardless of whether it is in-network or out-of-network, you will be covered. It is also important to remember that if you receive care from an out-of-network provider, you may be responsible for higher out-of-pocket costs.

It is also important to be aware of the exceptions to Northwind Health Plus' coverage of emergency services. Certain services, such as those for elective surgery and experimental treatments, are not covered.

Lastly, it is important to keep your Northwind Health Plus ID card with you at all times. This card will provide proof of coverage and will help ensure you get the care you need.

## **Foot Care**

**COVERED SERVICES: Foot Care** 

At Northwind Health Plus, we understand that foot care is an important part of your overall health and well-being. That's why our plan covers foot care services, including diagnosis and treatment of conditions affecting the feet.

Our plan covers the following foot care services:

- Diagnostic and laboratory tests
- X-rays
- Treatment of infections, such as ingrown toenails and athlete's foot
- Treatment of foot injuries, such as fractures, sprains, and strains
- Orthopedic devices, such as casts and braces
- Surgery, if medically necessary
- Custom orthotics, when prescribed by a physician
- Prescription drugs, when prescribed by a physician

Exceptions

Our plan does not cover:

• Routine foot care, such as trimming toenails, callus removal, and shoe inserts