

When you enroll in the Northwind Standard plan, you may be eligible to continue coverage under other health plans. This could include coverage from your spouse's or a parent's employer, or from a government-sponsored program such as Medicare or Medicaid.

If you and your spouse have coverage under different plans, you must determine which plan is the primary plan and which is secondary. This is important, as the primary plan will pay first; the secondary plan will pay what the primary plan does not.

If you have other coverage, you must notify Northwind Health of any changes in your coverage status or any changes in any of your other coverage. If you fail to do so, you may be responsible for any charges that Northwind Health would have paid if you had notified them of the other coverage.

In certain circumstances, you may be able to keep your other coverage and still be eligible for coverage under the Northwind Standard plan. However, if the other coverage is primary, you will be responsible for any charges that would have been paid by the Northwind Standard plan.

It is also important to note that if you have coverage through a government-sponsored program such as Medicare or Medicaid, you may be subject to certain restrictions. For example, you may be required to obtain certain services through the government-sponsored plan.

Tips for Employees

To ensure you get the most out of your Northwind Standard coverage, here are some tips:

- Make sure you understand the terms and conditions of your other coverage and any restrictions associated with it.
- Know which plan is primary and which is secondary.
- Notify Northwind Health of any changes in your coverage status or any changes in any of your other coverage.
- Understand any restrictions associated with any government-sponsored programs you may be enrolled in.
- Your Northwind Standard plan does not cover certain services, such as emergency care, mental health and substance abuse coverage, or out-of-network services. Be sure to explore alternative coverage options if you need coverage for these services.
- Take advantage of preventive care services and prescription drug coverage available through your Northwind Standard plan.
- Make sure you understand your plan's coverage limits and any out-of-pocket expenses you may be responsible for.