

and elective treatments. Additionally, the plan does not cover services that are not related to the diagnosis or treatment of an illness or injury.

At Northwind Health, we are committed to helping you get the care you need when you need it. We understand that medical issues can arise suddenly and can be unpredictable. That is why we offer coverage for urgent care services through our Northwind Standard plan. If you have any questions about your coverage, please contact our customer service team.

### Virtual Care

#### COVERED SERVICES: VIRTUAL CARE

At Northwind Health, we understand that our members may have difficulty accessing in-person care. That is why we offer virtual care, allowing members to access care from the comfort of their own home. With virtual care, members can talk to a doctor or nurse practitioner by phone or video call, receive a diagnosis and treatment, and get prescriptions sent to their pharmacy of choice.

Northwind Standard covers virtual care services in the same way it would cover an in-person visit. This includes a variety of services, such as urgent care, primary care, mental health and substance abuse services, and specialist visits. Members also have access to telehealth post-discharge care and chronic disease management.

#### Exceptions

Although Northwind Standard covers most virtual care services, there are a few exceptions. Virtual care is not covered for any services that require a physical exam, such as pediatric well-child visits, physical therapy, and lab work. Additionally, virtual care is not covered for any services that require in-person care, such as surgeries and imaging tests.

#### Tips for Members

We want to make sure our members get the most out of their virtual care visits. Here are a few tips to help make your virtual care visits as successful as possible:

- Make sure your doctor is in-network. Northwind Standard covers virtual care services for in-network providers only.
- Have your medical records on hand. Your doctor or nurse practitioner will need to see your medical records during the visit, so make sure to have them available.
- Have a list of questions ready. Make sure to write down any questions you have before the visit so that you can get the most out of it.
- Follow up with your doctor. After the virtual care visit, make sure to follow up with your doctor if needed.