

It is important to remember that the Allowed Amount may not cover the entire cost of a service. Therefore, the insured may be responsible for paying any remaining balance, even if it is more than the Allowed Amount.

#### Exceptions:

In some cases, a service may not have an Allowed Amount or the Allowed Amount may be higher than the provider's charge. This may occur when the service is considered to be a non-covered service or when the service is not a usual or customary service. In these cases, the insured will be responsible for paying the entire cost of the service.

In addition, some services may have a separate deductible or coinsurance amount that must be met before the Allowed Amount is applied. These services may include hospitalization, emergency services, and certain types of outpatient services.

#### Tips:

When selecting a provider, ask the provider if they accept the Northwind Standard plan and what their Allowed Amounts are. This will ensure that you are selecting a provider that will accept the plan and that you are aware of what your out-of-pocket costs may be.

Make sure to keep all of your receipts and bills when you receive a service so that you can review them against your Explanation of Benefits (EOB). This will ensure that you are aware of any balance that may be owed after the Allowed Amount has been applied.

Finally, remember that the Allowed Amount is not a guarantee of payment and that you may be responsible for paying any remaining balance. Therefore, it is important to review your EOB and contact the provider if there are any discrepancies or if you have any questions about the Allowed Amount.

### IMPORTANT PLAN INFORMATION

Northwind Standard is a basic plan that provides coverage for medical, vision, and dental services. It's important for employees to understand the details of this plan to ensure that they are taking full advantage of their benefits. The following information will help employees to get the most out of their plan.

#### Premiums

The premium amount for Northwind Standard is determined by Contoso. Employees are responsible for paying their premiums on time. Premiums are typically deducted from payroll on a pre-determined schedule. If a payment is missed, the employee may be subject to a late fee or other penalties.

#### Out-of-Pocket Costs

Employees will be responsible for a variety of out-of-pocket costs associated with their Northwind Standard plan. These costs can include copays, coinsurance, and deductibles.