

- Make sure that any treatments or services related to chemotherapy and radiation therapy are pre-authorized. This will help ensure that the treatments and services are covered under the plan.
- Talk to your doctor about the treatments and services that are covered under the plan. Make sure that your doctor is aware of any exclusions or limitations that may be in the plan document.
- Ask your doctor about any discounts or other cost-savings measures that may be available through the Northwind Health Plus plan.
- Take advantage of the resources available through Northwind Health Plus, such as their 24-hour nurse advice line and their online cost estimator tool.
- Ask your doctor or pharmacist if there are generic or over-the-counter alternatives to any medications that are prescribed for chemotherapy and radiation therapy.

By following these tips, employees can make sure they are getting the most out of their coverage for chemotherapy and radiation therapy services. Employees should keep in mind that any services that are not specifically listed in the plan document are not covered.

Clinical Trials

COVERED SERVICES: CLINICAL TRIALS

At Northwind Health Plus, we understand that life-saving treatments can come from clinical trials. That is why we cover certain clinical trials as part of your plan.

What Are Clinical Trials?

Clinical trials are research studies conducted in an effort to identify new treatments, drugs, or procedures that can help improve patient outcomes. A clinical trial typically involves a group of participants who are given a certain type of treatment for a certain period of time. The results of the trial are then evaluated to measure the effectiveness of the treatment.

What Does Northwind Health Plus Cover?

Northwind Health Plus covers certain clinical trials that are approved by the Food and Drug Administration (FDA) and that are considered medically necessary. These clinical trials must also be recommended by your doctor or health care provider. The plan covers FDA-approved drugs, medical treatments, and medical devices that are used in the clinical trial.

What Are Some Exceptions?

Northwind Health Plus does not cover any experimental treatments that are not approved by the FDA or that are not considered medically necessary. Additionally, the plan does not cover any treatments that are used in the clinical trial that are not considered medically necessary. Clinical trials must be recommended by your doctor or health care provider and must be approved by the FDA in order for the plan to cover them.