

Summary of Benefits

Northwind Standard

Northwind Standard is a basic plan that provides coverage for medical, vision, and dental services. This plan also offers coverage for preventive care services, as well as prescription drug coverage. With Northwind Standard, you can choose from a variety of in-network providers, including primary care physicians, specialists, hospitals, and pharmacies. This plan does not offer coverage for emergency services, mental health and substance abuse coverage, or out-of-network services.

SUMMARY OF YOUR COSTS

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When you choose Northwind Standard as your health plan, you can rest assured that you are getting comprehensive coverage at an affordable cost. Here, we will explain the various costs associated with this plan so that you know what to expect when it comes to your out-of-pocket expenses.

Premiums

Premiums are the amount of money that you will need to pay each month for your coverage. Northwind Standard requires that premiums be paid on a monthly basis in order to keep the coverage in force. These premiums are based on the age and health of the policy holder, as well as the type of coverage that is chosen.

Deductibles

A deductible is the amount of money that you will need to pay out of pocket before your insurance plan will begin to cover the costs of your medical services. The deductible for Northwind Standard is \$2,000 per person, per year. This means that you will need to pay the first \$2,000 of your medical expenses before the plan will begin to cover the remaining amount.

Co-payments and Co-insurance

Once you have met your deductible, you will be responsible for co-payments and co-insurance. Co-payments are a fixed amount that you will need to pay at the time of service, while co-insurance is a percentage that you will need to pay. For Northwind Standard, the co-payment is \$30 for primary care visits and \$50 for specialist visits. The co-insurance is 20% of the remaining cost after the deductible has been met.

Out-of-Pocket Maximum

The out-of-pocket maximum for Northwind Standard is \$6,000 per person, per year. This is the maximum amount that you will need to pay for your medical expenses in a given year.