

- Ask your provider if they accept the Northwind Standard plan before you receive any services.
- Double-check that the providers you visit are in-network.
- Ask for an estimate of your out-of-pocket costs ahead of time.
- If you receive a bill for more than expected, contact your provider and the insurance company to negotiate a lower cost.

Exceptions to the balance billing protection:

- Balance billing protection does not apply to emergency services.
- Balance billing protection does not apply to mental health and substance abuse coverage.
- Balance billing protection does not apply to out-of-network providers.
- Balance billing protection is not applicable to any non-covered services.

At Contoso, we want to make sure our employees are provided with the best coverage options. That's why we've partnered with Northwind Health to offer the Northwind Standard plan, which provides balance billing protection when visiting in-network providers. We encourage our employees to use the tips provided to help reduce the risk of unexpected costs when visiting a provider.

### **Benefits For Out-Of-Network Or Non-Contracted Providers**

#### **HOW PROVIDERS AFFECT YOUR COSTS: Benefits For Out-Of-Network Or Non-Contracted Providers**

One of the important considerations when choosing a health insurance plan is understanding the differences between in-network and out-of-network providers. When you receive health care from an in-network provider, your insurance plan will generally cover a greater portion of your expenses. However, when you receive health care from an out-of-network provider, you may be required to pay a greater portion of the costs.

Under Northwind Standard, you may receive care from out-of-network providers, but you will be responsible for a greater portion of the costs. To make sure you are getting the best value for your health care expenses, it is important to understand the differences between in-network and out-of-network providers and how they affect your costs.

**In-Network:** In-network providers are those who have contracted with Northwind Health to provide services at a discounted rate. In-network providers have agreed to accept the amount of payment offered by Northwind Health, meaning that you pay the portion of the cost that is not covered by the insurance plan. In-network providers may also offer additional services or discounts that are not available to out-of-network providers.