

Quartz

2025 Buyers Guide

For Individual & Family plans



At Quartz, we are part of a provider-owned health care delivery system. This integrated approach to patient care allows our nationally recognized health care providers and local customer service to coordinate care that provides the best value at an affordable price. We are dedicated to helping you manage your health and wellness through plan selection or navigating our many innovative well-living benefits. You can count on our local support team to have your back.

Quartz[®]
Find your spark.



Plan options to fit your needs and budget



Quartz Individual & Family plans provide access to the doctors and hospitals of UW Health, Gundersen Health System, Aurora Health Care, and other providers. We also offer combined health and dental options and innovative health and wellness programs, all supported by outstanding local customer service.



With more than 40 years in the business, our local Quartz Customer Success team has the experience that can support you every step of the way.



We all have aspects of our health we'd like to improve, and Quartz is your resource to help. From physical health and mental resiliency to social well-being, we'll connect you to the right program to support you in well-living.





QUARTZ INDIVIDUAL & FAMILY BUYERS GUIDE

Table of Contents

Getting started

- What’s new for 2025? 7
- Why choose Quartz?8
- What is the service area for my plan? 10
- Know your eligibility and when to enroll 14

Well-living

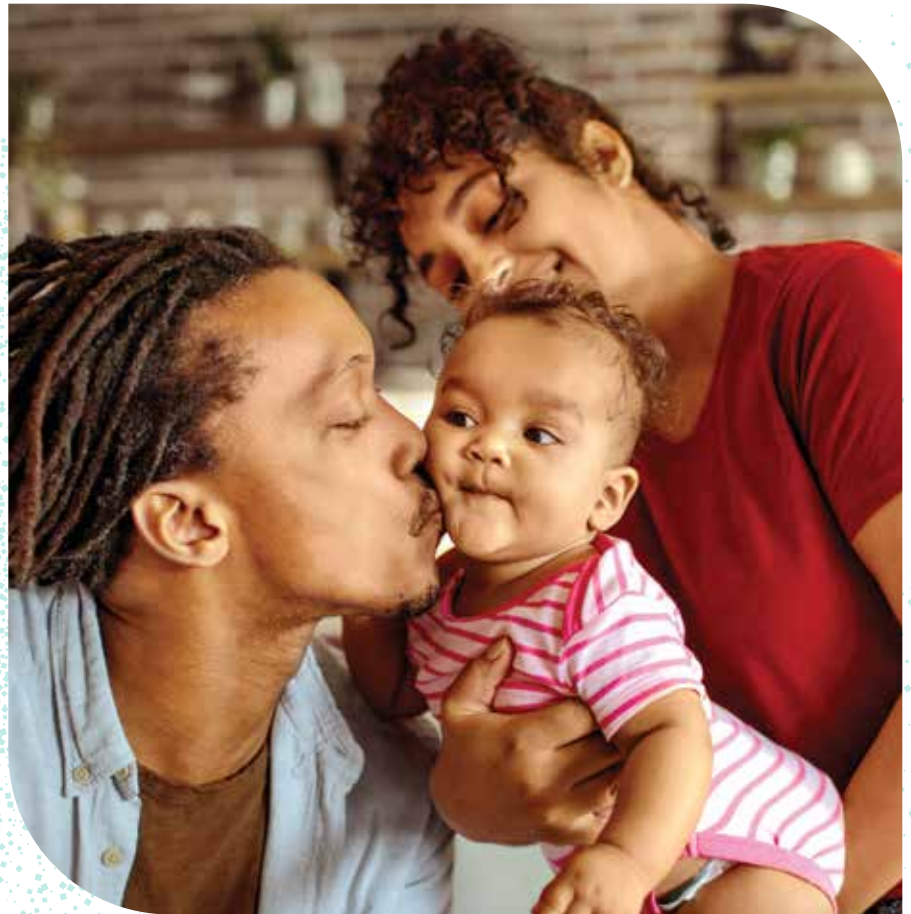
- Behavioral Health..... 18
- Quartz Well..... 19
- Quart obesity and Type 2 diabetes reversal 20
- Pregnancy and childbirth 21
- Dental coverage 22
- Vision coverage 23
- Prescription coverage..... 24

Plan information

- Wisconsin plans28
- Illinois plans.....45
- Minnesota plans60

Staying healthy

- Managed care and utilization management 72
- Accessing care 73
- Preventive services 74



“I’ve experienced excellent service every time I’ve called Quartz customer service. All my questions have been answered to my satisfaction, and it is always a pleasure to speak with the representatives.”

-Quartz Individual & Family plan member

Benefits to boost your experience

Care that goes with you:

- With Quartz's Virtual First benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans)
- Members with chronic conditions can receive self-monitoring tools at no additional cost to help manage their health with dedicated clinicians offering support. This program includes a blood pressure monitor or scale, along with clinical supervision and regular reminders to stay on track



New ways to save:

- Quartz offers a Health Savings Account (HSA) eligible High Deductible Health Plan (HDHP) Bronze Plan. You can use an HSA pre-tax savings account to help cover out-of-pocket health expenses such as copays, dental exams or even health care materials like eyewear or hearing aids
- Our new 6-tier formulary design for non-Standard Plans features \$0 cost for preventive medications (tier 1)
- The Gold Maintenance Plan includes access to personal Durable Medical Equipment (DME)* like CPAP, hearing aids, and nebulizers with no out-of-pocket costs. Prior authorization may apply

Dental and vision highlights:

- Some Gold, Silver, and Bronze plans are also available with options to add dental and adult vision benefits
- Vision benefits include material coverage with a \$100/year annual benefit for eyewear such as glasses or contacts

Questions?

Please call your local insurance agent, the Quartz Sales Department at **(800) 926-8227** or Quartz Customer Success at **(800) 362-3310**.

*DME covered under pharmacy benefits such as diabetic test strips, glucometers, and insulin syringes will apply to the applicable copay, deductible, or coinsurance

Discover the value of a Quartz plan

Our plans help members achieve a life well-lived by meeting their health care coverage needs and budgets. By choosing Quartz, you are selecting a partner with a strong foundation of provider-owned networks. Let us help you navigate our plan options and maximize your health and well-being benefits. And while your health journey is unique to you, you can rely on us to support you every step of the way.

Mental health and emotional well-being

Our Behavioral Health Care Management team provides treatment-focused support to address stress, anxiety, and depression. They are here to help you understand your care options, find an in-network provider, and schedule appointments. Members also have access to immediate care through benefits like Quartz mental well-being programs with AbleTo featuring digital self-help tools and one-on-one coaching and therapy appointments.

Live-well programs

We all have aspects of our health we'd like to improve, and Quartz is your resource to help. From physical health and mental resiliency to social well-being, we'll connect you to the right program to support you in well-living. Quartz offers programs for managing behavioral health, diabetes, obesity, hypertension, and more.



Your wellness rewarded

Quartz Well is a digital wellness rewards program in collaboration with Virgin Pulse that allows members to earn incentives for healthy behaviors. With more ways to improve your health and earn points, Quartz Well helps you take care of your well-being and stay engaged with your health journey.

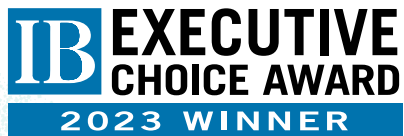
Champion-level service

Enrolling in a Quartz health plan gives you access to trusted service from our Customer Success team to:

- Work with you to fully understand your coverage
- Assist you in finding a doctor or facility
- Help you get the most from your plan by enrolling you in any of our health management programs or finding other helpful tools and resources for you
- Get answers to questions on claims, billing, and benefits from local Quartz representatives

Quality counts

Our quality standards show in everything we do—it's one reason why we are consistently recognized as a top health plan.



The Executive Choice Awards has selected Quartz as the #1 Health Insurance Company for the seventh consecutive year!



Virtual visits

Our members can access providers through their smartphone, tablet, or computer. Getting started with a virtual care account is easy, any way you do it.



UW Health Care Anywhere
UWHealthCareAnywhere.org



Gundersen virtual care
MyChart.GundersenHealth.org



Virtual Visits with the LiveWell app
LiveWellAAH.org

MyChart access on the go

Download MyChart and get immediate access to important information, alerts, premium payments, and more.



Get the app! Search for Quartz MyChart in your app store.

Message and data rates may apply. The Quartz MyChart App is powered by MyChart® licensed from Epic Systems Corporation, © 1999-2024.



Get quick, online access to Quartz member information, such as:

- Member rights and responsibilities. Go to QuartzBenefits.com/MemberRights.
- Notice of Privacy Practices. Go to QuartzBenefits.com/Privacy-Practices.

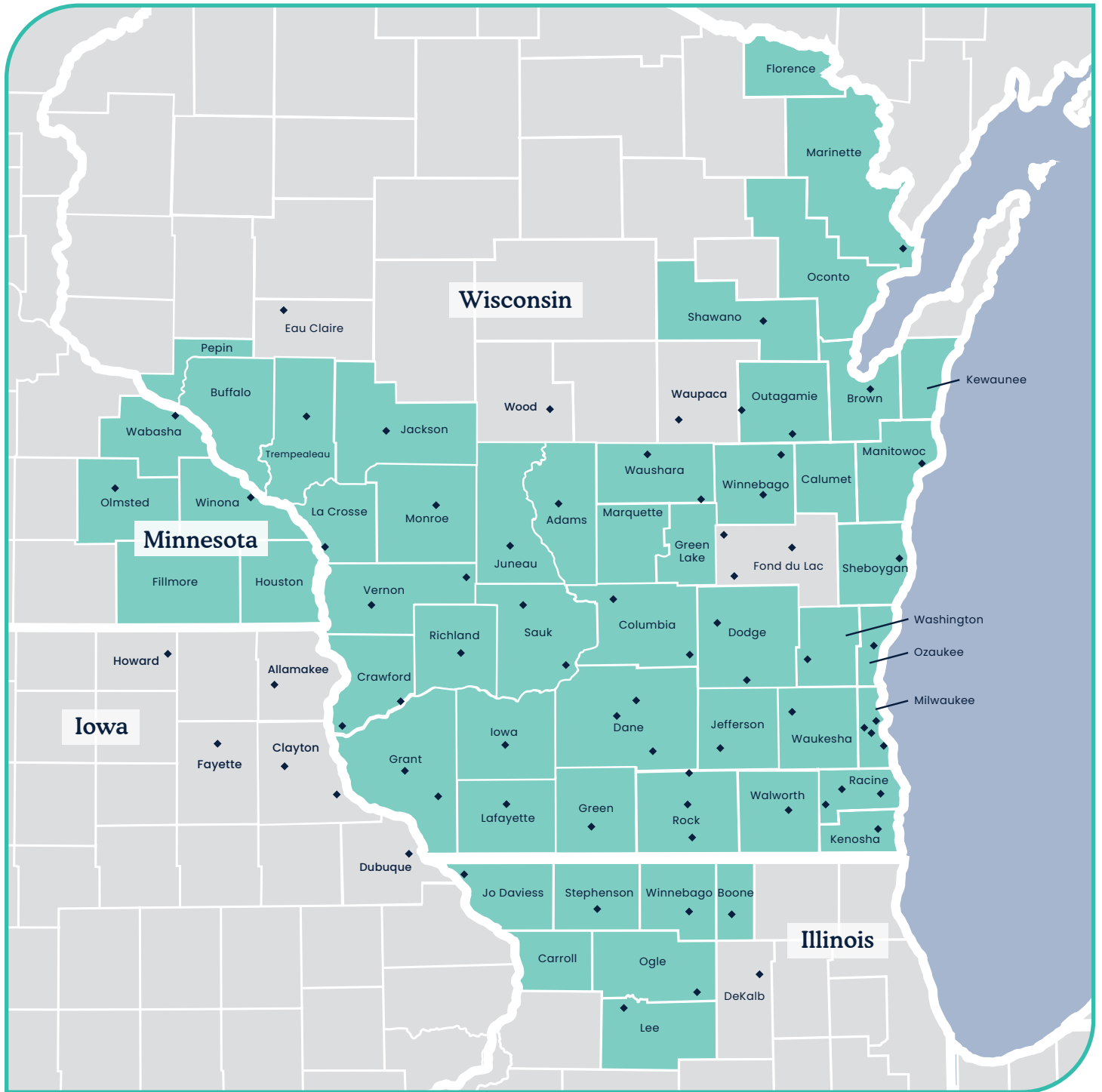
Contact your local insurance agent today

Quartz Customer Success: **(800) 362-3310**

Sales: **(800) 926-8227**

TTY: 711

2025 Individual service area



MAP KEY

- ◆ Hospital location
- Quartz service area

2025 Individual service area hospitals

Iowa

Cresco

- Regional Health Services of Howard County

Dubuque

- Grand River Medical Group
- MercyOne Dubuque Medical Center
- UnityPoint Health – Finley Hospital

Elkader

- MercyOne Elkader Medical Center

Guttenberg

- Guttenberg Municipal Hospital

Waukon

- Veterans Memorial Hospital – Waukon

West Union

- Gundersen Palmer Lutheran Hospital and Clinics

Illinois

Belvidere

- SwedishAmerican Medical Center – Belvidere

Dixon

- Katherine Shaw Bethea Hospital

Freeport

- Freeport Memorial Hospital*

Galena

- Midwest Medical Center

Harvard

- Mercy Harvard Hospital

Rochelle

- Rochelle Community Hospital

Rockford

- SwedishAmerican Hospital
- SwedishAmerican Women and Children's Hospital

Minnesota

Rochester

- Olmsted Medical Center – Hospital (Affiliated with Olmsted Medical Center)

Wabasha

- Gundersen St. Elizabeth's Hospital and Clinics

Wisconsin

- Winona Health Services

Wisconsin

Altoona

- OakLeaf Surgical Hospital, L.L.C.*

Appleton

- ThedaCare Medical Center – Orthopedics, Spine, and Pain Hospital
- ThedaCare Regional Medical Center – Appleton

Baraboo

- SSM Health St. Clare Hospital – Baraboo

Beaver Dam

- Marshfield Medical Center – Beaver Dam Hospital

Beloit

- Beloit Health System

Berlin

- ThedaCare Medical Center – Berlin

Black River Falls

- Black River Memorial Hospital*

Boscobel

- Gundersen Boscobel Hospital and Clinics

Burlington

- Aurora Medical Center – Burlington

Columbus

- Prairie Ridge Health

Cudahy

- Aurora St. Luke's South Shore of Aurora Health Care Metro, Inc.

Darlington

- Memorial Hospital of Lafayette County

Dodgeville

- Upland Hills Health Hospital

Edgerton

- Edgerton Hospital and Health Services

Elkhorn

- Aurora Lakeland Medical Center

Fond du Lac

- SSM Health St. Agnes Hospital – Fond du Lac

2025 Individual service area hospitals

Wisconsin (continued)

Fort Atkinson

- Fort Memorial Hospital (Affiliated with Fort Healthcare, Inc.)

Friendship

- Gundersen Moundview Hospital and Clinics

Grafton

- Aurora Medical Center Grafton Hospital

Green Bay

- Aurora BayCare Medical Center - Green Bay

Hartford

- Aurora Medical Center Washington County

Hillsboro

- Gundersen St. Joseph's Hospital and Clinics

Kenosha

- Aurora Medical Center Kenosha Hospital

La Crosse

- Gundersen Lutheran Medical Center, Inc.

Lake Geneva

- Mercy Walworth Hospital and Medical Center

Lancaster

- Grant Regional Health Center

Madison

- Select Specialty Hospital - Madison
- Southwest Health Center - Madison
- SSM Health St. Mary's Hospital - Madison
- UnityPoint Health - Meriter Hospital
- UW Health American Family Children's Hospital
- UW Health East Madison Hospital
- UW Health-University Hospital

Marinette

- Aurora Medical Center Bay Area

Mauston

- Mile Bluff Medical Center, Inc.

Milwaukee

- Aurora Health Care Metro St. Luke's Medical Center - Hospital
- Aurora Sinai Medical Center Hospital

Monroe

- SSM Health Monroe Hospital - Hospital

Mount Pleasant

- Aurora Medical Center Mount Pleasant

Mukwonago

- ProHealth Waukesha Memorial Hospital - Mukwonago

Neenah

- Children's Hospital of Wisconsin - Fox Valley
- ThedaCare Regional Medical Center - Neenah

New London

- ThedaCare Medical Center - New London

Oconomowoc

- ProHealth Oconomowoc Memorial Hospital

Oshkosh

- Aurora Medical Center Hospital - Oshkosh

Platteville

- Southwest Health Center

Portage

- Aspirus Divine Savior Hospital

Prairie Du Chien

- Crossing Rivers Health Medical Center

Prairie Du Sac

- Sauk Prairie Memorial Hospital

Reedsburg

- Reedsburg Area Medical Center, Inc.

Richland Center

- Richland Hospital

Ripon

- SSM Health Ripon Community Hospital

Shawano

- ThedaCare Medical Center - Shawano Hospital

Sheboygan

- Aurora Medical Center Sheboygan County

Stoughton

- Stoughton Hospital

Summit

- Aurora Medical Center Summit Hospital

Tomah

- Tomah Health Hospital*

Wisconsin (continued)

Two Rivers

- Aurora Medical Center Manitowoc County

Viroqua

- Vernon Memorial Hospital*

Watertown

- Watertown Regional Medical Center
(Affiliated with Watertown Network, LLC)

Waukesha

- ProHealth Waukesha Memorial Hospital

Waupaca

- ThedaCare Medical Center – Waupaca

Waupun

- SSM Health Waupun Memorial Hospital

West Allis

- Aurora West Allis Medical Center

Whitehall

- Gundersen Tri-County Hospital and Clinics

Wild Rose

- ThedaCare Medical Center – Wild Rose

Wisconsin Rapids

- Aspirus Riverview Hospital and Clinics

Your enrollment experience made easy

When to enroll

Typically, there are two scenarios allowing you to enroll in health insurance:

- During the annual Open Enrollment Period (November 1 – January 15)
- Qualifying for a Special Enrollment Period (for qualifying life events)



Scan to learn more about our plans.

Let's break it down

Open Enrollment Period

Open enrollment is the annual enrollment period. Anyone can enroll during this timeframe. Enroll by December 15 for coverage effective January 1 or by January 15 for February 1 coverage.

Special Enrollment Period

Special enrollment takes place outside the annual Open Enrollment Period. The opportunity to enroll is triggered by a qualifying life event, **including, but not limited to:**

- Loss of insurance coverage (retirement, job status change, etc.)
- Marriage/divorce
- Moving into the service area
- Birth/adoption of a child or children

The most common qualifying life event is loss of coverage. You have 60 days from the event to enroll for most qualifying life events. You may also need to submit additional documentation from the event within a specified timeframe.

Important: If you lose coverage due to job loss and select COBRA, you must first exhaust your COBRA benefits before enrolling in a new plan.

Next steps

If you are currently enrolled in an Individual or Family Plan with Quartz, your plan will be automatically renewed for 2025 unless you change your plan selection. If your current plan is unavailable for 2025, Quartz will enroll you in a plan closest to your current coverage. You will receive a renewal packet from Quartz informing you of whether your plan will change and the next steps. If you want to make any plan changes, you must do so by January 15, when Open Enrollment ends.

Ways to enroll

If you've already selected a Quartz plan or need assistance finding the right one, your insurance agent or Quartz sales can help you navigate the process. For more information, contact your local insurance agent, call Quartz Sales at **(800) 926-8227**, or visit **QuartzBenefits.com/Find-a-Plan**.

Using your benefits

Choose the right care for the right situation

	Virtual visit	Telehealth	Primary care	Urgent care	Emergency care
Description	An on-demand appointment with a health care provider via your smartphone, tablet, or computer	A scheduled appointment with a provider during clinic hours, via video chat or phone call	Regular, non-emergency care. Face-to-face appointment with your provider in their clinic or office	In-person, walk-in care at designated locations, usually with extended hours	In-person care 24/7 when help is needed right away to prevent an adverse health outcome
Hours	Varies	Normal clinic hours	Normal clinic hours	Extended hours	24/7
Cost	\$	\$\$	\$\$	\$\$\$	\$\$\$\$
When to use	For urgent, non-emergency symptoms, like: <ul style="list-style-type: none"> • Cough • Headaches • Nausea • Rashes • Sore throat • Sprains 	For service outside of the clinic, including: <ul style="list-style-type: none"> • Routine visits • Surgery follow-ups • Mental health services • Screenings 	For in-clinic services, such as: <ul style="list-style-type: none"> • Routine checkups • Annual physicals • Preventive screenings • Vaccinations • Non-urgent injuries and illness 	For health issues or injuries that need prompt attention, but are not serious enough for emergency care, such as: <ul style="list-style-type: none"> • Sprains and strains • Ear pain or infection • Rashes and insect bites • Sore or strep throat 	For serious and/or life-threatening situations, for example: <ul style="list-style-type: none"> • Chest pain or heart attack • Shortness of breath • Major illness • Traumatic injury
How to access	Set up an account ahead of time so you're prepared if you are sick or injured. Learn more at QuartzBenefits.com/digitaltools	Call your provider's office to schedule a telehealth visit (if available) and get connection instructions	Call your primary care location or clinic to schedule ahead of time	Call your primary care location or clinic first, day or night. They will advise you if you should go to urgent care	Call 911 or go to the nearest hospital emergency department for immediate help

Innovative programs for your health and wellness

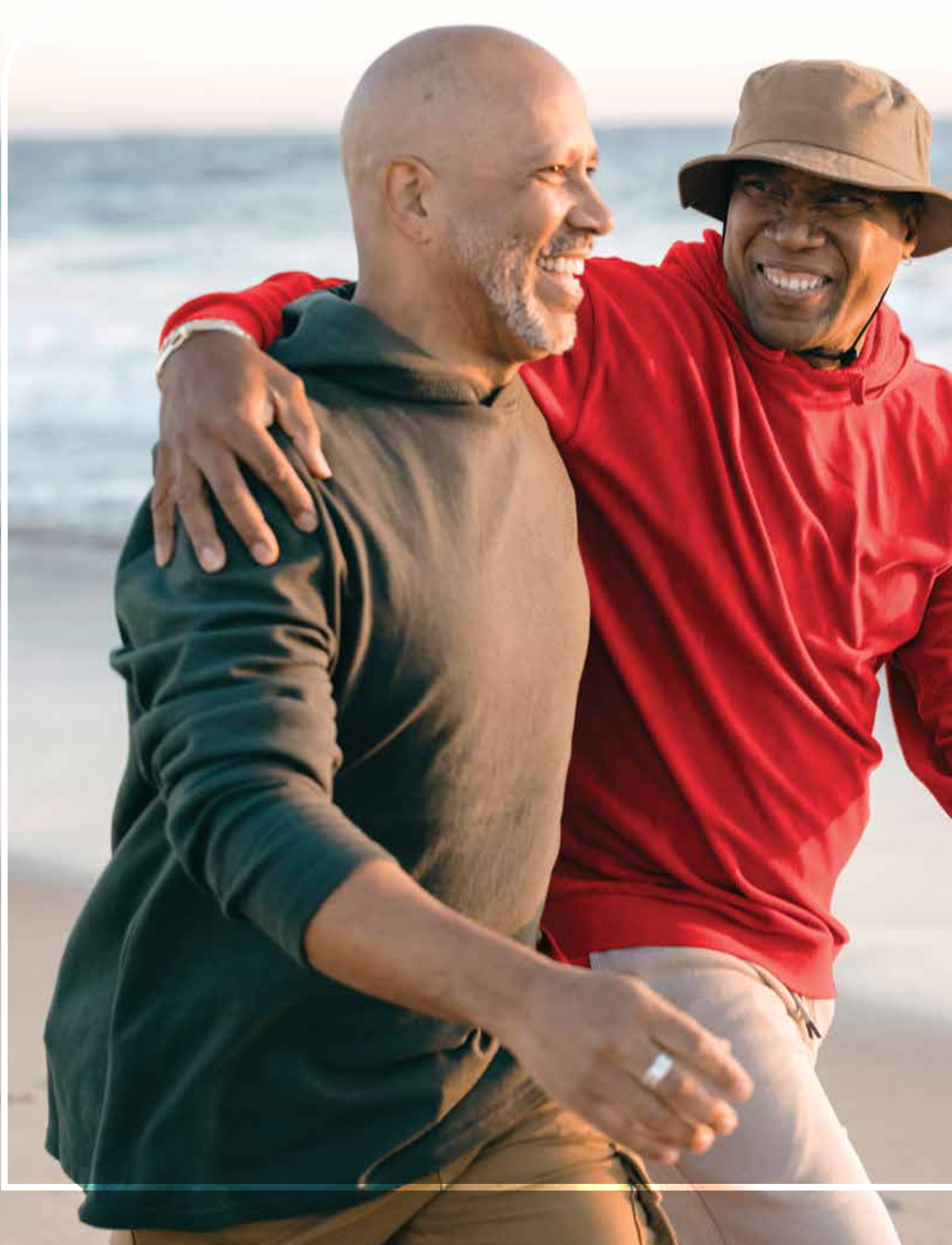
Our motivation is to keep you healthy, so we focus on more programs and resources highlighting your whole health. Quartz wellness programs focus on your mind, body, well-being, and more. To learn about these services, visit QuartzBenefits.com/HealthAndWellness.

Digital tools for your health

- **Quartz MyChart** is your “one-stop-shop” for immediate access to benefits, claim details, plan documents, cost estimator tool, and more – all organized for access when needed. Visit QuartzMyChart.com or download the app from your app store.
- **Healthwise** is an online knowledge base that helps you learn about health conditions and self-care tips. Visit QuartzBenefits.com/HealthTopics.

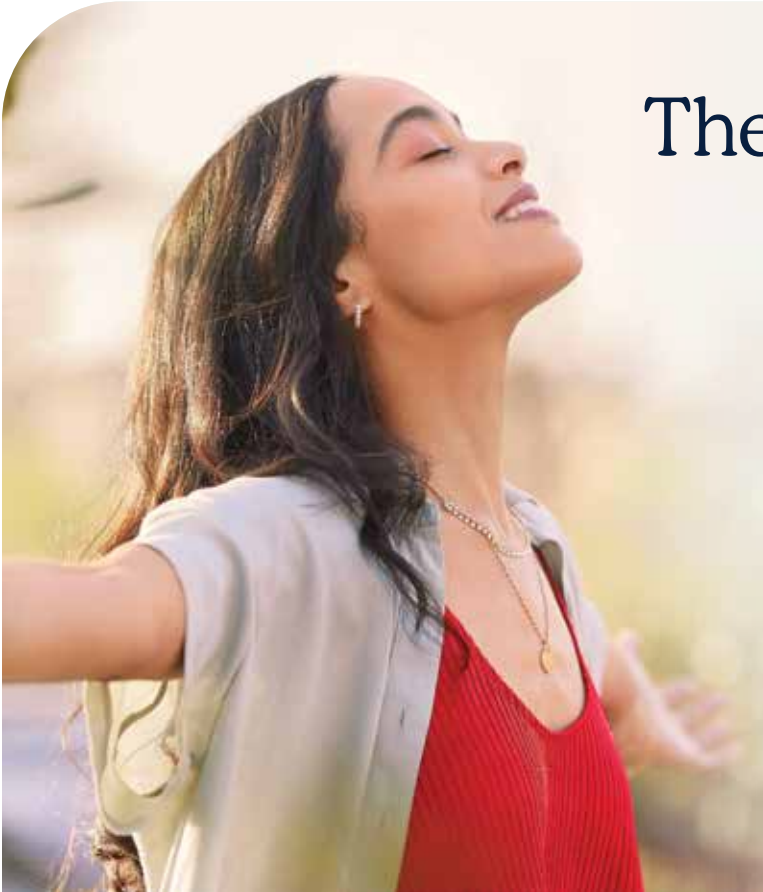
Easy payment options

We offer convenient options for paying your premium, including by phone, mail, Electric Funds Transfer, Automated Clearing House, or online with Quartz MyChart. Learn more at QuartzBenefits.com/BillingOptions.



A person wearing a red jacket is standing on a sandy beach, looking out at the ocean. The waves are breaking gently on the shore. The sky is a pale, hazy blue, suggesting a calm, overcast day. The person's hand is visible, resting at their side. The overall mood is peaceful and contemplative.

Well-living



The moments when you need help the most

We're here for you

Creating overall health involves maintaining both physical and mental well-being. Our Behavioral Health Care Management team is here to help you understand your options, find a provider, schedule appointments for mental health support, and assist you in making the right decisions for your well-being.



Self-care digital tools

The challenges of mental well-being are widely recognized, but receiving support doesn't have to be difficult. Self-care digital tools help you build resilience and cope with everyday challenges through meditation exercises, mood tracking, and journaling, all available 24/7.

Virtual coaching and therapy

Sometimes, you may just need someone to talk to as you navigate change, process grief, or learn to manage depression and anxiety. Quartz also offers access to coaching and therapy appointments, usually within five business days. You can connect with a trained professional for a one-on-one appointment by phone or computer.

To learn more about how a Quartz plan can help you achieve a life well lived, contact your agent or call Quartz Sales at **(800) 926-8227**.

Your health is more rewarding than ever

Quartz Well is our personalized member well-being program to help members develop healthy habits and enjoy the long-term benefits of improved well-being. This program allows participants to earn points for health activities and redeem them for rewards.

Here's a small sample of how you can earn points:

- Utilize preventative services – visiting your primary care provider and complying with exams can earn points for rewards
- Log activities from health apps and devices – sync your devices to track activities like steps or exercises
- Daily cards – read two daily tips tailored to your chosen well-being topics
- Challenges – motivate yourself or challenge others to engage in healthy activities

Healthy habit forming

Quartz Well is designed to help you reach a healthier you. Whether you want to enhance your sleep, eating habits, physical activity, or mindfulness, we provide the tools and support to help you make progress toward your goals and develop a healthy, rewarding routine.

For more information, visit QuartzBenefits.com/QuartzWell.



We can help reverse Type 2 diabetes and obesity

Control blood sugar, reduce medications, lose weight, and feel great

Wouldn't it be great to control blood sugar and reduce certain medications while achieving a healthier weight and gaining the energy to feel better? The Quartz obesity and Type 2 diabetes reversal program not only manages but can also reverse Type 2 diabetes and obesity so you can feel better about your health and wellness.

How does it work?

The program uses food as medicine to assist with weight loss and blood sugar management, potentially reducing the reliance on certain diabetes-related medications. It is led by experts who help to create effective meal plans and provide tools and supplies such as scales, meters, and testing strips.

To learn more, contact your agent or call Quartz Sales at **(800) 926-8227**.



The Type 2 diabetes reversal treatment provided by Virta is available at no extra cost** (valued at more than \$3,000) to Quartz health plan members* with Type 2 diabetes. The obesity reversal treatment is also covered for those with a BMI of 30 or greater who are interested in safe and sustainable weight loss.

Virta is available to Quartz members and eligible dependents aged 18 and older who are enrolled in an eligible health plan through Quartz.

*Eligible Quartz health plans include most commercial fully insured, State of Wisconsin Health Insurance Group, Medicaid, Quartz Medicare Advantage (HMO), and Dual Eligible plans. This benefit is currently being offered to those with Type 2 diabetes and obesity (defined as having a BMI of 30 or greater). There are some medical conditions that would exclude members from the Virta treatment. Start the application process now to find out if you qualify.

**Additional costs may be incurred for labs obtained from an out-of-network provider based on contractual agreements between the lab and Virta Health.

Surrounding you with support

Prenatal to postpartum support for the whole family

There's so much to learn about pregnancy, and we're here to help. Whether you need assistance with pregnancy planning, doula care, or resources and support during the first months of your child's life, Quartz is here to help you feel at ease, well-informed, and empowered during this important health journey.

Healthy Beginnings

Healthy Beginnings offers pregnant Quartz members additional support for their physical and mental well-being during pregnancy. The Care Management team can help members stay connected with their providers, and access resources to overcome barriers and offers additional emotional support with the doula benefit.

Healthy Futures

Healthy Futures provides support for Quartz members after childbirth. Whether you need additional support with mental health resources or have questions related to immunizations, the Quartz team is here for you.



Doula benefit

Quartz members can access doula services at no extra cost.* Doulas provide support and education, help with birthing plans, offer comfort during labor, assist with post-delivery care including baby care and provide the support needed with a new baby. Virtual Doula Care offers guided learning and 24/7 support.

To learn more about how Quartz supports members from pregnancy, childbirth, and beyond, visit QuartzBenefits.com/Baby.

2025 Momentum dental coverage

No waiting periods!

Momentum Insurance, a dental insurance provider located in Wisconsin. Momentum offers cost-effective individual or family dental plans and access to a broad network of dental care providers.

Adult benefits	In-network	Out-of-network	Benefit maximum
Cleanings/X-rays (Class A) Includes exams, X-rays, bitewings, cleanings, and fluoride.	100% coverage	No coverage	1 visit per 6 months
Basic restorative (Class B) Includes therapeutic pulpotomy, repair/adjustment of dentures and oral surgery procedures such as wisdom tooth or other tooth extractions. Benefit limits may apply to posterior composite fillings.	20% coinsurance	No coverage	\$1,000 benefit maximum per year
Major restorative (Class C) Includes such services as crowns, root canals, apicoectomy, gingivectomy, dentures, implants, and occlusal guards.	50% coinsurance	No coverage	
Orthodontics	Not covered	Not covered	Not covered

Pediatric (up to age 19) benefits	In-network	Out-of-network	Benefit maximum
Cleanings/X-rays (Class A) Includes exams, X-rays, bitewings, cleanings, fluoride, sealants, and space maintainers.	100% coverage	No coverage	1 visit per 6 months
Basic restorative (Class B) Includes therapeutic pulpotomy, repair/adjustment of dentures and oral surgery procedures such as wisdom tooth or other tooth extractions. Benefit limits may apply to posterior composite fillings; age limits may apply to certain procedures.	30% coinsurance	No coverage	No benefit maximum
Major restorative (Class C) Includes such services as crowns, root canals, apicoectomy, gingivectomy, dentures, implants, and occlusal guards.	50% coinsurance	No coverage	No benefit maximum
Orthodontics Covered only when medically necessary. No waiting limits apply.	50% coinsurance	No coverage	No benefit maximum

2025 Individual Plans | Vision Benefit

Understanding coverage and the deductible process

What's included for vision coverage

- For 2025, select plans include one adult **routine** vision exam and \$100 in materials (including glasses and contacts) per benefit year at in-network providers.
- **Non-routine vision**, such as office visits associated with an illness or injury, will continue to be covered.
- Wisconsin residents must be enrolled in a plan that includes vision.

How vision coverage works

Routine vision coverage will be covered, like a visit to a primary care provider (PCP). For example, if a member has a \$30 copay for a PCP visit, they should expect a \$30 copay for an eye exam. Coverage for a routine vision exam includes a vision test (refraction) and an evaluation. Additional diagnostic testing, Fundus Photography (sometimes called Optomap), and visual field exam services will apply toward a member's Outpatient Procedure benefit.

Materials coverage includes a maximum annual benefit of \$100/year for glasses and contacts. Since glasses and contacts are considered Durable Medical Equipment (DME), these expenses are applied to that benefit.

Any fees for contact lens or glasses fittings are subject to the \$100 Max Materials benefit, as the fittings are affiliated with DME items. Historically, these fees were not covered services.

Vision & dental together in Wisconsin

In Wisconsin, members must enroll in a plan with dental benefits to have vision coverage. However, in Illinois and Minnesota, vision coverage is included without the need to enroll in a plan with dental benefits.

Prescription coverage with Quartz

What is covered by the prescription drug benefit?

Every Quartz Individual & Family plan covers thousands of prescription drugs across all therapeutic categories to ensure our members have access to important life changing and life savings therapies that support the best possible health outcomes and enable our members to live their best lives.

Quartz provides access to more than 60,000 contract pharmacies nationwide

Our Pharmacy and Therapeutics committee (made up of doctors and pharmacists) help select the covered drugs on the formulary and ensure that there are safe, effective, and affordable options for our Individual & Family members.

Generally, we will cover formulary drugs and supplies if use is medically necessary, the prescription is filled at a network pharmacy, and other plan rules are followed. Some formulary drugs require prior approval from Quartz before they will be covered.

To search the Quartz formulary, go to QuartzBenefits.com/Formulary.



New 6-tier formulary for 2025

Effective plan year 2025, Quartz will move from a 4-tier to a 6-tier formulary for all non-Standard plan options.

Drug tiers determine the coverage and cost of the prescription drug benefit. Each tier has a distinct cost-share. The higher the tier, the more expensive the drug, therefore higher out-of-pocket cost for the member.

Empower yourself by knowing which tier your prescriptions are in. We can help.

	Cost-share	Definition
Tier 1	No cost	Preventive drugs (contraceptives, vaccines, statins, blood glucose meters) have \$0 cost-sharing
Tier 2	\$	Preferred generics are therapeutically equivalent (same clinical effect and safety profile) to brand-name drugs and typically available with lower cost-sharing
Tier 3	\$\$	Non-preferred generics are therapeutically equivalent (same clinical effect and safety profile) to the corresponding brand-name drug but typically have higher cost-sharing than preferred generic drugs
Tier 4	\$\$\$	Preferred brand are more than generics but less than non-preferred brand drugs
Tier 5	\$\$\$\$	Non-preferred brand and high-cost generics typically have lower-cost options available
Tier 6	\$\$\$\$\$	Specialty drugs treat complex conditions that may have special handling or dispensing criteria

Standard Plans will continue to offer 4-tier pharmacy benefit plans. The cost shares for the Standard Plans are determined by the Centers for Medicare and Medicaid Services (CMS) and will be uniform across all payers.

Quartz continues to offer High Deductible Health Plans (HDHP). These plans will use the 6-tier formulary structure. Under these plans, members will pay the cost of all prescription drug services until the plan limit is met.

These plans:

- May include coinsurance after the initial deductible is met
- Include a "Safe Harbor" list of selected drugs and supplies at \$0 cost to members before the deductible is met

All pharmacy plans include coverage of preventive drugs as recommended by the United States Preventative Services Task Force (USPSTF) at \$0 cost to members.



A person wearing a white shirt with red stripes on the sleeve is looking out over a large body of water at sunset. The sun is low on the horizon, creating a warm, golden glow that reflects on the water. In the background, there are dark, silhouetted mountains. The text 'Plan information' is centered in a white rounded rectangle with a purple border.

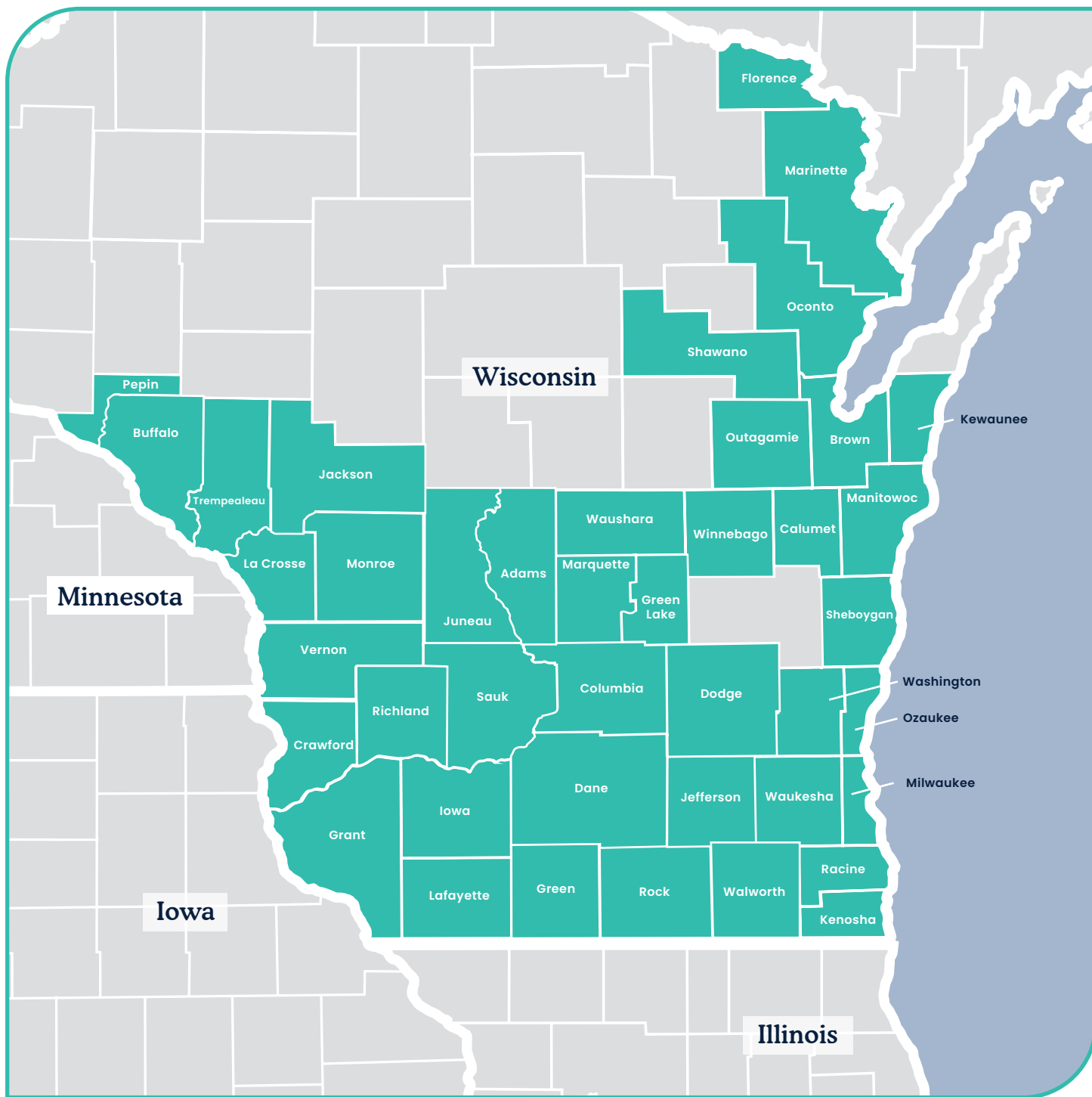
Plan information

A woman with her hair in braids, wearing a red ribbed beanie and a black quilted puffer jacket, is shown in profile from the chest up. She is looking upwards and to the left with a slight smile. The background is a dense forest of evergreen trees, with sunlight filtering through the canopy, creating a soft, hazy atmosphere. A dark blue curved banner is overlaid on the left side of the image, containing the text 'PLAN INFORMATION' and 'Wisconsin' in white.

PLAN INFORMATION
Wisconsin

2025 Individual & Family

Wisconsin

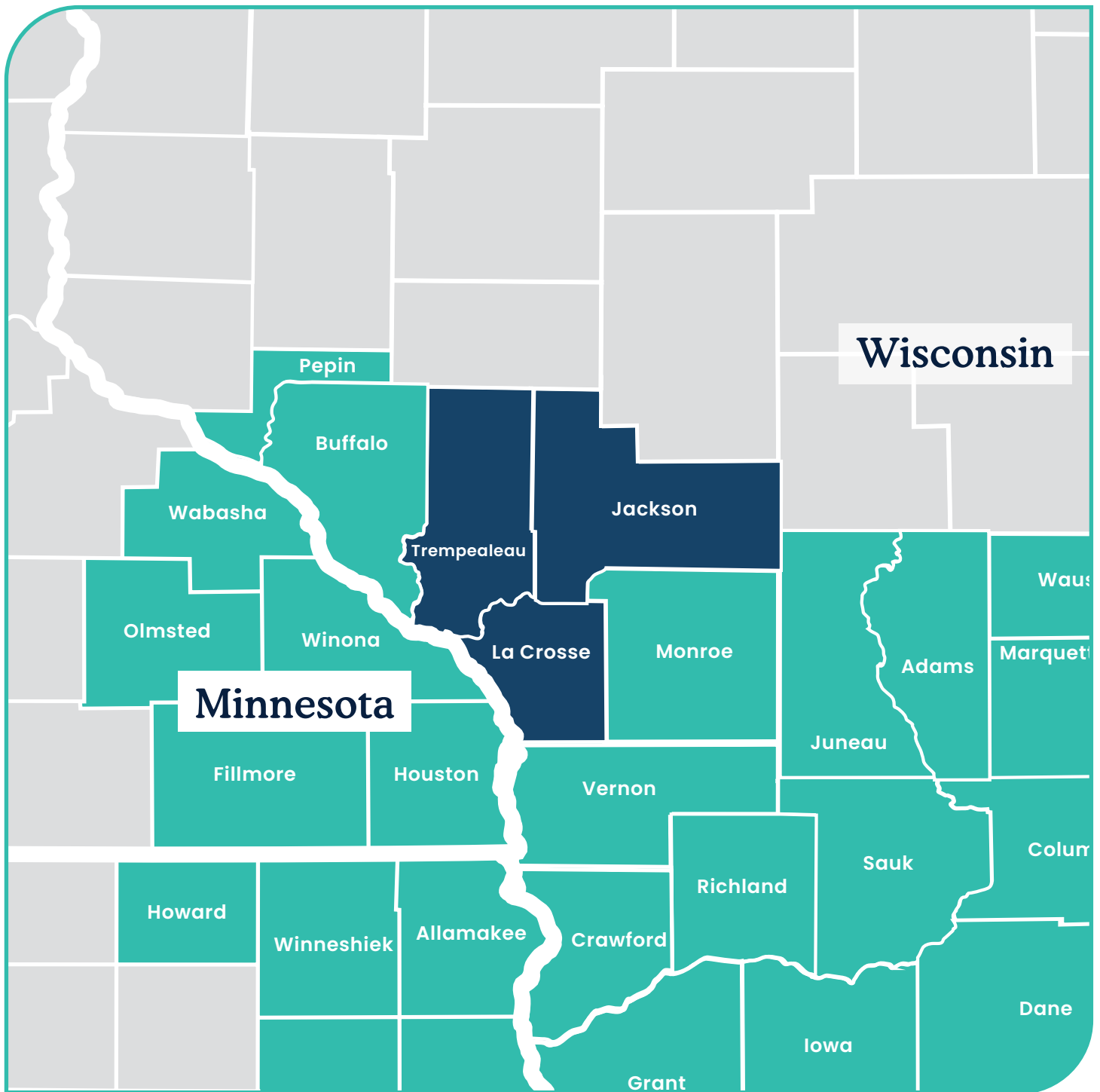


MAP KEY

■ Wisconsin selling area

2025 Gundersen Performance Network

Wisconsin



MAP KEY

- Wisconsin Quartz Gundersen Performance Network selling area
- In-network coverage area

Wisconsin 2025 – On Exchange plan options

Bronze plans benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- Quartz offers a **Health Savings Account (HSA)** eligible High Deductible Health Plan (HDHP) Bronze Plan. This is a good option for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copay and coinsurance.
 - Please note that current plan members with a 2024 Gold HSA plan will transition to the Bronze \$7,250 HSA plan in 2025.
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Pricing”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental and adult vision** benefits to all non-HSA Bronze plans.

BRONZE Out-of-Pocket Cost Summary	BRONZE \$7,250 HSA	BRONZE \$0 MEDICAL DED*	BRONZE STANDARD EASY PRICING
Premium	\$ \$ \$	\$	\$ \$
Deductible	\$ \$	\$	\$ \$
Coinsurance	\$	\$ \$ \$	\$ \$ \$
Max Out-of-Pocket	\$	\$ \$ \$	\$ \$ \$
Medical	\$	\$ \$	\$ \$ \$
Pharmacy	\$ \$ \$	\$ \$	\$

*BRONZE \$0 MEDICAL DED plan has a \$1,750 pharmacy deductible on T5 and T6

BRONZE	BRONZE \$7,250 HSA	BRONZE \$0 MEDICAL DED*	BRONZE STANDARD EASY PRICING
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,250	\$0	\$7,500
Family Deductible	\$14,500	\$0	\$15,000
Coinsurance	0%	50%	50%
Medical Max Out-of-Pocket SINGLE	\$7,250	\$9,200	\$9,200
Medical Max Out-of-Pocket FAMILY	\$14,500	\$18,400	\$18,400
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins	\$0	\$50
Office Visit PCP	Ded & Coins	\$75	\$50
Mental/Behavioral Health Visit	Ded & Coins	\$75	\$50
Office Visit SPECIALTY	Ded & Coins	\$155	\$100
Urgent Care	Ded & Coins	\$155	\$75
LAB	Ded & Coins	\$75	Ded & Coins
XRAY	Ded & Coins	\$155	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	Ded & Coins	\$1,500	Ded & Coins
Hospital IP	Ded & Coins	\$3,000/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$3,000/day	Ded & Coins
Hospital OP	Ded & Coins	\$2,000	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$2,000	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	Ded & Coins	\$0	\$25
Tier 2: Preferred Generic Drugs	Ded & Coins	\$15	Ded & \$50
Tier 3: Non-Preferred Generic Drugs	Ded & Coins	\$35	Ded & \$100
Tier 4: Preferred Brand Drugs	Ded & Coins	\$180	Ded & \$500
Tier 5: Non-Preferred and High Cost Generic Drugs	Ded & Coins	Ded & 50%	-
Tier 6: Specialty Drugs	Ded & Coins	Ded & 50%	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$1,000	Ded & Coins
PT/OT/ST	Ded & Coins	\$155	\$50
DME	Ded & Coins	50% Coins	Coins
Skilled Nursing	Ded & Coins	\$3,000/day	Ded & Coins
Dental + Vision	Not Available	Optional buy-up	Optional buy-up

*BRONZE \$0 MEDICAL DED plan has a \$1,750 pharmacy deductible on T5 and T6

Wisconsin 2025 – On Exchange plan options

Silver plans benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Pricing”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental and adult vision** benefits to all Silver plans.

SILVER Out-of-Pocket Cost Summary	SILVER \$7,000 DED	SILVER \$0 DED FLAT RX COPAYS	SILVER STANDARD EASY PRICING
Premium	\$	\$ \$	\$ \$ \$
Deductible	\$ \$ \$	\$	\$ \$
Coinsurance	\$ \$ \$	\$ \$ \$	\$ \$
Max Out-of-Pocket	\$ \$	\$ \$ \$	\$
Medical	\$	\$ \$ \$	\$ \$
Pharmacy	\$	\$ \$	\$ \$ \$

SILVER	NON CSR Variants		
	SILVER \$7,000 DED	SILVER \$0 DED	SILVER STANDARD EASY PRICING
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$5,000
Family Deductible	\$14,000	\$0	\$10,000
Coinsurance	50%	50%	40%
Medical Max Out-of-Pocket SINGLE	\$9,000	\$9,200	\$8,000
Medical Max Out-of-Pocket FAMILY	\$18,000	\$18,400	\$16,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$50	\$50	\$40
Mental/Behavioral Health Visit	\$50	\$50	\$40
Office Visit SPECIALTY	\$100	\$100	\$80
Urgent Care	\$100	\$100	\$60
LAB	\$60	\$50	Ded & Coins
XRAY	\$120	\$100	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$1,000	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	\$35	Ded & \$80
Tier 4: Preferred Brand Drugs	\$150	\$150	Ded & \$350
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$300	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$600	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$100	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-94 (100 -150% FPL)		
	SILVER \$7,000 DED CSR-94	SILVER \$0 DED FLAT RX COPAYS CSR-94	SILVER STANDARD EASY PRICING CSR-94
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$0	\$0
Family Deductible	\$0	\$0	\$0
Coinsurance	50%	50%	25%
Medical Max Out-of-Pocket SINGLE	\$1,400	\$1,250	\$2,000
Medical Max Out-of-Pocket FAMILY	\$2,800	\$2,500	\$4,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$0
Office Visit PCP	\$5	\$0	\$0
Mental/Behavioral Health Visit	\$5	\$0	\$0
Office Visit SPECIALTY	\$10	\$10	\$10
Urgent Care	\$10	\$10	\$5
LAB	\$5	\$10	Ded & Coins
XRAY	\$10	\$10	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$50	\$50	Ded & Coins
Hospital IP	50% Coins	\$125/day	Ded & Coins
Mental/Behavioral Health IP	50% Coins	\$125/day	Ded & Coins
Hospital OP	50% Coins	\$100	Ded & Coins
Mental/Behavioral Health OP	50% Coins	\$100	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$0
Tier 2: Preferred Generic Drugs	\$0	\$0	\$15
Tier 3: Non-Preferred Generic Drugs	\$5	\$5	\$50
Tier 4: Preferred Brand Drugs	\$15	\$15	\$150
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$100	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$200	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	50% Coins	\$100	Ded & Coins
PT/OT/ST	50% Coins	\$10	\$0
DME	50% Coins	50% Coins	25% Coins
Skilled Nursing	50% Coins	\$125/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-87 (151-200% FPL)		
	SILVER \$7,000 DED CSR-87	SILVER \$0 DED FLAT RX COPAYS CSR-87	SILVER STANDARD EASY PRICING CSR-87
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$1,500	\$0	\$500
Family Deductible	\$3,000	\$0	\$1,000
Coinsurance	50%	50%	30%
Medical Max Out-of-Pocket SINGLE	\$3,000	\$3,000	\$3,000
Medical Max Out-of-Pocket FAMILY	\$6,000	\$6,000	\$6,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$20
Office Visit PCP	\$20	\$25	\$20
Mental/Behavioral Health Visit	\$20	\$25	\$20
Office Visit SPECIALTY	\$50	\$55	\$40
Urgent Care	\$20	\$55	\$30
LAB	\$25	\$25	Ded & Coins
XRAY	\$50	\$55	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$100	\$250	Ded & Coins
Hospital IP	Ded & Coins	\$300/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$300/day	Ded & Coins
Hospital OP	Ded & Coins	\$300	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$300	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$10
Tier 2: Preferred Generic Drugs	\$5	\$5	\$20
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	Ded & \$60
Tier 4: Preferred Brand Drugs	\$20	\$20	Ded & \$250
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$250	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$400	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$400	Ded & Coins
PT/OT/ST	Ded & Coins	\$55	\$20
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$300/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-73 (201-250% FPL)		
	SILVER \$7,000 DED CSR-73	SILVER \$0 DED FLAT RX COPAYS CSR-73	SILVER STANDARD EASY PRICING CSR-73
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$3,000
Family Deductible	\$14,000	\$0	\$6,000
Coinsurance	50%	50%	40%
Medical Max Out-of-Pocket SINGLE	\$7,350	\$7,350	\$6,400
Medical Max Out-of-Pocket FAMILY	\$14,700	\$14,700	\$12,800
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$45	\$45	\$40
Mental/Behavioral Health Visit	\$45	\$45	\$40
Office Visit SPECIALTY	\$90	\$90	\$80
Urgent Care	\$90	\$90	\$60
LAB	\$60	\$45	Ded & Coins
XRAY	\$120	\$90	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$900	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	\$35	Ded & \$80
Tier 4: Preferred Brand Drugs	\$80	\$150	Ded & \$350
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$300	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$500	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$90	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

Wisconsin 2025 –

On Exchange plan options

Gold plans benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- **Quartz Gold Maintenance Plan** includes access to personal Durable Medical Equipment (DME) like CPAP, hearing aids, and nebulizers with no out-of-pocket costs.
 - This plan applies to DME covered under the member’s medical benefit.
 - Prior authorization may apply.
 - DME covered under pharmacy benefits such as diabetic test strips, glucometers, and insulin syringes will apply the applicable copay, deductible, or coinsurance.
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Pricing”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental and adult vision** benefits to all Gold plans.

GOLD Out-of-Pocket Cost Summary	GOLD \$2,500 DED	GOLD MAINTENANCE \$500 DED	GOLD STANDARD EASY PRICING
Premium	\$	\$ \$ \$	\$ \$
Deductible	\$ \$ \$	\$	\$ \$
Coinsurance	\$ \$ \$	\$	\$ \$
Max Out-of-Pocket	\$ \$	\$ \$ \$	\$ \$
Medical	\$	\$ \$ \$	\$ \$
Pharmacy	\$	\$ \$	\$ \$ \$

GOLD	GOLD \$2,500 DED	GOLD MAINTENANCE \$500 DED	GOLD STANDARD EASY PRICING
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$2,500	\$500	\$1,500
Family Deductible	\$5,000	\$1,000	\$3,000
Coinsurance	30%	0%	25%
Medical Max Out-of-Pocket SINGLE	\$7,000	\$9,000	\$7,800
Medical Max Out-of-Pocket FAMILY	\$14,000	\$18,000	\$15,600
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$30
Office Visit PCP	\$30	\$35	\$30
Mental/Behavioral Health Visit	\$30	\$35	\$30
Office Visit SPECIALTY	\$60	\$70	\$60
Urgent Care	\$60	\$70	\$45
LAB	\$30	\$35	Ded & Coins
XRAY	\$60	\$70	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$500	\$500	Ded & Coins
Hospital IP	Ded & Coins	\$2,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$2,500/day	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$15
Tier 2: Preferred Generic Drugs	\$5	\$5	\$30
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	\$60
Tier 4: Preferred Brand Drugs	\$40	\$40	\$250
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	50% Coins	-
Tier 6: Specialty Drugs	Ded & 60% Coins	Ded & 60% Coins	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	Ded & \$150 Copay	Ded & Coins
PT/OT/ST	Ded & Coins	Ded & \$50 Copay	\$30
DME	30% Coins	No Charge	25% Coins
Skilled Nursing	Ded & Coins	\$2,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

Wisconsin 2025 –

On Exchange plan options

Catastrophic plan benefit highlights

The Quartz Catastrophic plan is a good option for individuals under the age of 30 who do not anticipate using many health care services but want to protect themselves in the event of an accident, injury, or unexpected serious illness.

- Quartz Catastrophic Plan includes a **\$0 cost share** for the first three visits to the individual's primary care provider (PCP).

CATASTROPHIC	CATASTROPHIC \$9,200 DED
OOP Costs	OOP Costs
Single Deductible	\$9,200
Family Deductible	\$18,400
Coinsurance	0%
Medical Max Out-of-Pocket SINGLE	\$9,200
Medical Max Out-of-Pocket FAMILY	\$18,400
Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins
Office Visit PCP	\$0 for the first three, then Ded & Coins
Office Visit SPECIALTY	Ded & Coins
Urgent Care	Ded & Coins
LAB	Ded & Coins
XRAY	Ded & Coins
Hospital Services	Hospital Services
Emergency Room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins
Hospital OP	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits
Pharmacy	Ded & Coins
Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled Nursing	Ded & Coins

Wisconsin 2025 – Off Exchange direct only plan options

OFF EXCHANGE DIRECT ONLY PLANS	PLATINUM \$0 DED DIRECT	GOLD \$1,000 DED DIRECT	BRONZE \$9,100 DED DIRECT	BRONZE \$3,000 DED DIRECT
OOP Costs	OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$1,000	\$9,100	\$3,000
Family Deductible	\$0	\$2,000	\$18,200	\$6,000
Coinsurance	20%	40%	50%	50%
Medical Max Out-of-Pocket SINGLE	\$2,000	\$8,500	\$9,200	\$9,000
Medical Max Out-of-Pocket FAMILY	\$4,000	\$17,000	\$18,400	\$18,000
Office Visits	Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$0	\$0
Office Visit PCP	\$20	\$15	\$75	\$75
Mental/Behavioral Health Visit	\$20	\$15	\$75	\$75
Office Visit SPECIALTY	\$45	\$90	Ded & Coins	\$150
Urgent Care	\$45	\$90	Ded & Coins	\$150
LAB	\$20	\$30	Ded & Coins	\$75
XRAY	\$40	\$90	Ded & Coins	\$150
Hospital Services	Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$150	\$500	Ded & Coins	Ded & Coins
Hospital IP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health IP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Hospital OP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$0	\$0
Tier 2: Preferred Generic Drugs	\$5	\$0	\$15	\$15
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	\$35	\$35
Tier 4: Preferred Brand Drugs	\$25	\$45	\$200	\$160
Tier 5: Non-Preferred and High Cost Generic Drugs	\$50	50%	Ded & 50%	Ded & 70%
Tier 6: Specialty Drugs	60% Coins	\$1,250 Ded & 60% Coins	Ded & 60% Coins	Ded & 60% Coins
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
PT/OT/ST	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
DME	20% Coins	40% Coins	50% Coins	50% Coins
Skilled Nursing	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up	Optional buy-up

Wisconsin 2025 – Off Exchange direct only plan options

OFF EXCHANGE DIRECT ONLY PLANS	SILVER \$2,500 DED DIRECT (\$2,500 Pharmacy Deductible)	SILVER \$5,500 HSA DIRECT	SILVER \$7,000 DED DIRECT
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$2,500	\$5,500	\$7,000
Family Deductible	\$5,000	\$11,000	\$14,000
Coinsurance	50%	0%	50%
Medical Max Out-of-Pocket SINGLE	\$9,200	\$5,500	\$9,000
Medical Max Out-of-Pocket FAMILY	\$18,400	\$11,000	\$18,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	Ded & Coins	\$0
Office Visit PCP	\$20	Ded & Coins	\$50
Mental/Behavioral Health Visit	\$20	Ded & Coins	\$50
Office Visit SPECIALTY	\$100	Ded & Coins	\$100
Urgent Care	\$100	Ded & Coins	\$100
LAB	\$40	Ded & Coins	\$60
XRAY	\$100	Ded & Coins	\$120
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$1,250	Ded & Coins	\$1,000
Hospital IP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	Ded & Coins	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	Ded & Coins	\$0
Tier 2: Preferred Generic Drugs	\$0	Ded & Coins	\$10
Tier 3: Non-Preferred Generic Drugs	\$35	Ded & Coins	\$35
Tier 4: Preferred Brand Drugs	\$150	Ded & Coins	\$150
Tier 5: Non-Preferred and High Cost Generic Drugs	Ded & 50%	Ded & Coins	50%
Tier 6: Specialty Drugs	Ded & 60%	Ded & Coins	Ded & 60%
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	Ded & Coins	Ded & Coins
PT/OT/ST	\$100	Ded & Coins	Ded & Coins
DME	50% Coins	Ded & Coins	50% Coins
Skilled Nursing	Ded & Coins	Ded & Coins	Ded & Coins
Dental + Vision	Optional buy-up	Not Available	Optional buy-up

Off Exchange Direct Only Plans	SILVER \$0 DED FLAT RX COPAYS DIRECT	SILVER STANDARD EASY PRICING DIRECT
OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$5,000
Family Deductible	\$0	\$10,000
Coinsurance	50%	40%
Medical Max Out-of-Pocket SINGLE	\$9,200	\$8,000
Medical Max Out-of-Pocket FAMILY	\$18,400	\$16,000
Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$40
Office Visit PCP	\$50	\$40
Mental/Behavioral Health Visit	\$50	\$40
Office Visit SPECIALTY	\$100	\$80
Urgent Care	\$100	\$60
LAB	\$50	Ded & Coins
XRAY	\$100	Ded & Coins
Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$1,200	Ded & Coins
Hospital IP	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	\$1,500/day	Ded & Coins
Hospital OP	\$400	Ded & Coins
Mental/Behavioral Health OP	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	Ded & 80%
Tier 4: Preferred Brand Drugs	\$150	Ded & \$350
Tier 5: Non-Preferred and High Cost Generic Drugs	\$300	-
Tier 6: Specialty Drugs	\$600	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	\$500	Ded & Coins
PT/OT/ST	\$100	\$40
DME	50% Coins	40% Coins
Skilled Nursing	\$1,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up

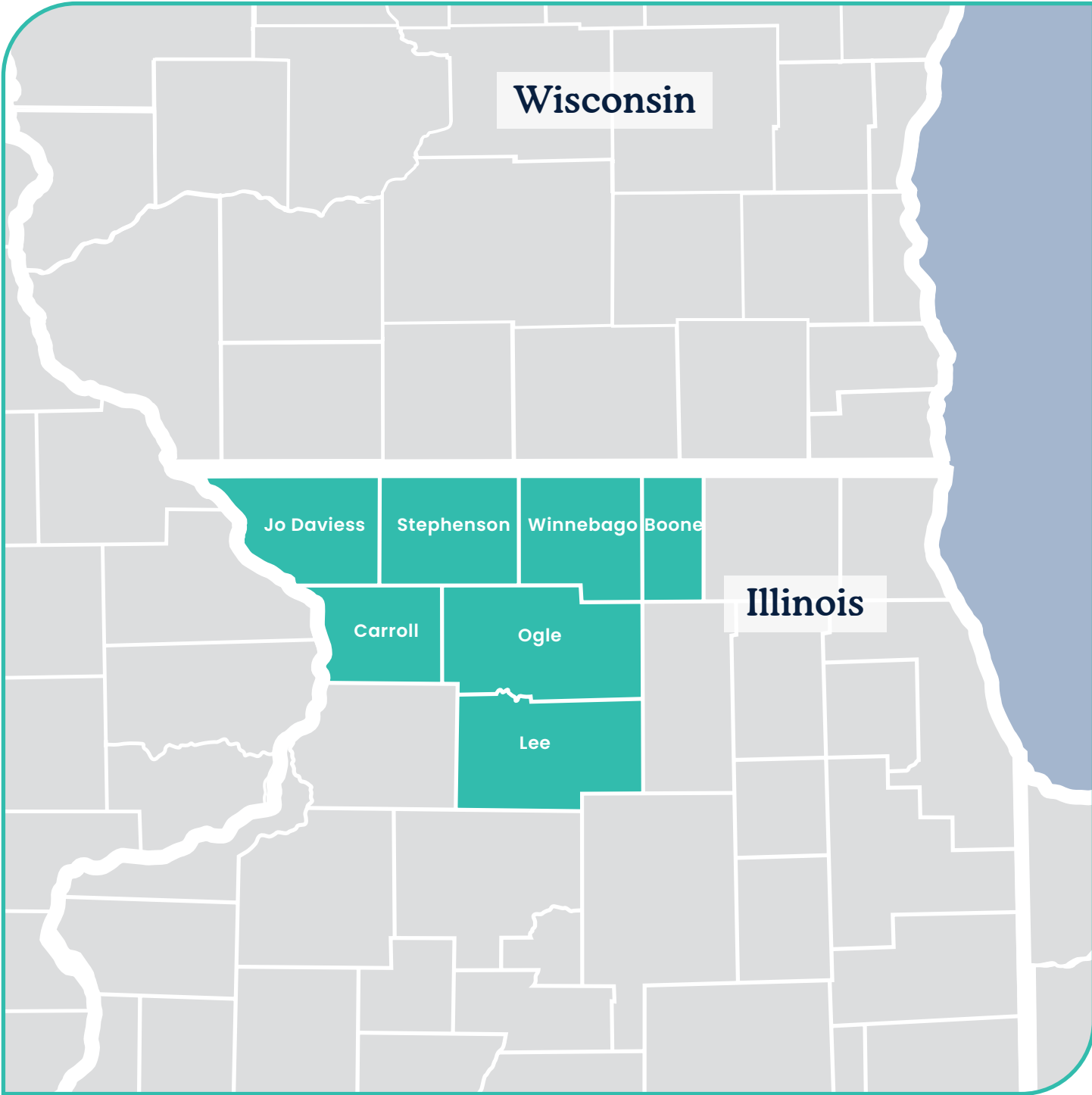


PLAN INFORMATION

Illinois

2025 Individual & Family

Illinois

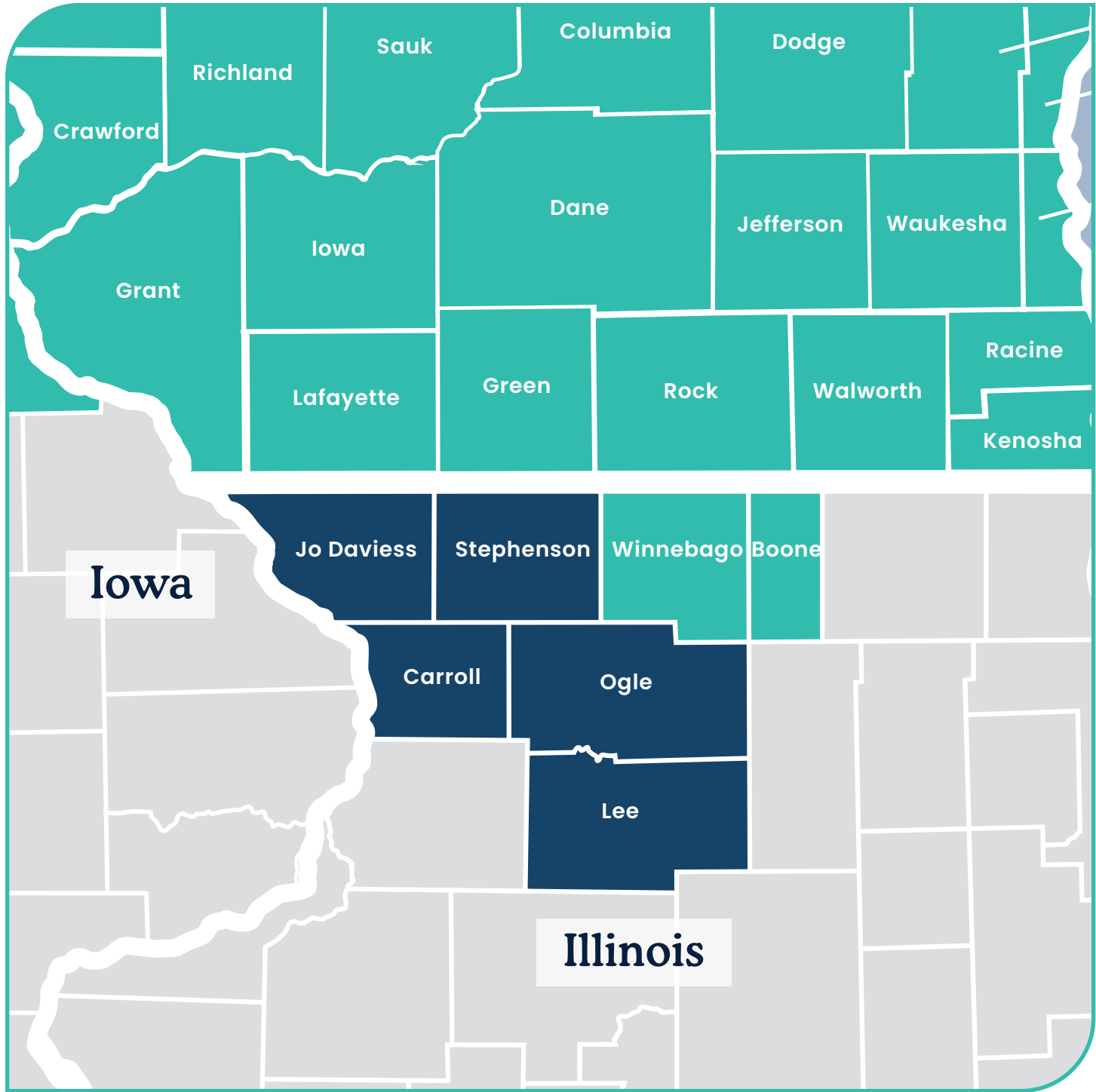


MAP KEY

■ Illinois selling area

2025 Quartz One Achieve Network

Illinois

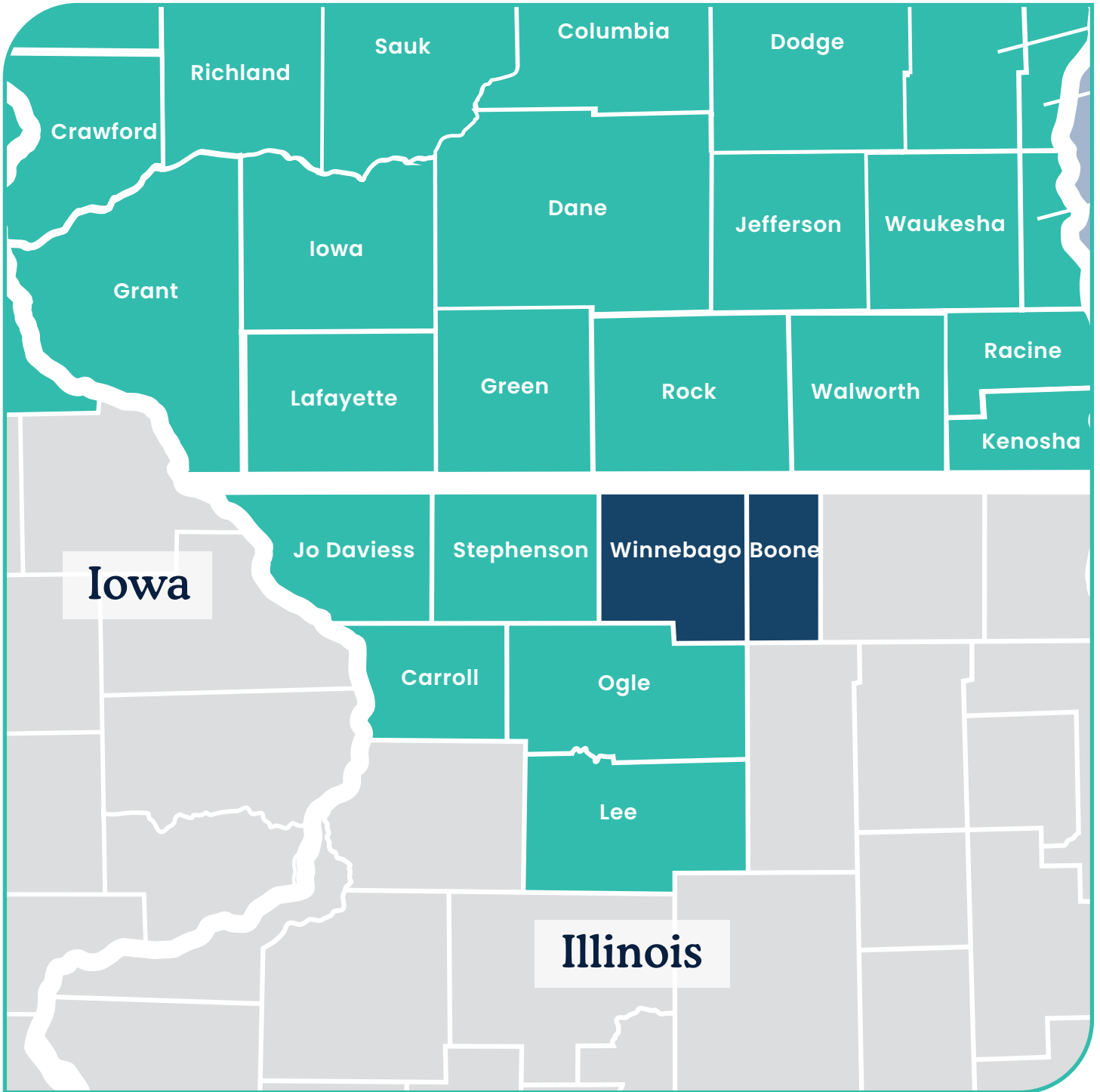


MAP KEY

- Illinois Quartz One Achieve Network selling area
- In-network coverage area

2025 Quartz Performance Network

Illinois



MAP KEY

- Illinois Quartz Performance Network selling area
- In-network coverage area

Illinois 2025 –

On Exchange plan options

Bronze plans benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- Quartz offers a **Health Savings Account (HSA)** eligible High Deductible Health Plan (HDHP) Bronze Plan. This is a good option for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copay and coinsurance.
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Pricing”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental** benefits to all non-HSA Bronze plans.

BRONZE Out-of-Pocket Cost Summary	BRONZE \$7,250 HSA	BRONZE \$0 MEDICAL DED*	BRONZE STANDARD EASY PRICING
Premium	\$ \$ \$	\$	\$ \$
Deductible	\$ \$	\$	\$ \$
Coinsurance	\$	\$ \$ \$	\$ \$ \$
Max Out-of-Pocket	\$	\$ \$ \$	\$ \$ \$
Medical	\$	\$ \$	\$ \$ \$
Pharmacy	\$ \$ \$	\$ \$	\$

*BRONZE \$0 MEDICAL DED plan has a \$1,750 pharmacy deductible on T5 and T6

BRONZE	BRONZE \$7,250 HSA	BRONZE \$0 MEDICAL DED*	BRONZE STANDARD EASY PRICING
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,250	\$0	\$7,500
Family Deductible	\$14,500	\$0	\$15,000
Coinsurance	0%	50%	50%
Medical Max Out-of-Pocket SINGLE	\$7,250	\$9,200	\$9,200
Medical Max Out-of-Pocket FAMILY	\$14,500	\$18,400	\$18,400
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins	\$0	\$50
Office Visit PCP	Ded & Coins	\$75	\$50
Mental/Behavioral Health Visit	Ded & Coins	\$75	\$50
Office Visit SPECIALTY	Ded & Coins	\$155	\$100
Urgent Care	Ded & Coins	\$155	\$75
LAB	Ded & Coins	\$75	Ded & Coins
XRAY	Ded & Coins	\$155	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	Ded & Coins	\$1,500	Ded & Coins
Hospital IP	Ded & Coins	\$3,000/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$3,000/day	Ded & Coins
Hospital OP	Ded & Coins	\$2,000	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$2,000	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	Ded & Coins	\$0	\$25
Tier 2: Preferred Generic Drugs	Ded & Coins	\$15	Ded & \$50
Tier 3: Non-Preferred Generic Drugs	Ded & Coins	\$35	Ded & \$100
Tier 4: Preferred Brand Drugs	Ded & Coins	\$180	Ded & \$500
Tier 5: Non-Preferred and High Cost Generic Drugs	Ded & Coins	Ded & 50%	-
Tier 6: Specialty Drugs	Ded & Coins	Ded & 50%	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$1,000	Ded & Coins
PT/OT/ST	Ded & Coins	\$155	\$50
DME	Ded & Coins	50% Coins	50% Coins
Skilled Nursing	Ded & Coins	\$3,000/day	Ded & Coins
Dental	Not Available	Optional buy-up	Optional buy-up

*BRONZE \$0 MEDICAL DED plan has a \$1,750 pharmacy deductible on T5 and T6

Illinois 2025 –

On Exchange plan options

Silver plans benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Pricing”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental** benefits to all Silver plans.

SILVER Out-of-Pocket Cost Summary	SILVER \$7,000 DED	SILVER \$0 DED FLAT RX COPAYS	SILVER STANDARD EASY PRICING
Premium	\$	\$ \$	\$ \$ \$
Deductible	\$ \$ \$	\$	\$ \$
Coinsurance	\$ \$ \$	\$ \$ \$	\$ \$
Max Out-of-Pocket	\$ \$	\$ \$ \$	\$
Medical	\$	\$ \$ \$	\$ \$
Pharmacy	\$	\$ \$	\$ \$ \$

SILVER	NON CSR Variants		
	SILVER \$7,000 DED	SILVER \$0 DED FLAT RX COPAY	SILVER STANDARD EASY PRICING
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$5,000
Family Deductible	\$14,000	\$0	\$10,000
Coinsurance	50%	50%	40%
Medical Max Out-of-Pocket SINGLE	\$9,000	\$9,200	\$8,000
Medical Max Out-of-Pocket FAMILY	\$18,000	\$18,400	\$16,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$50	\$50	\$40
Mental/Behavioral Health Visit	\$50	\$50	\$40
Office Visit SPECIALTY	\$100	\$100	\$80
Urgent Care	\$100	\$100	\$60
LAB	\$60	\$50	Ded & Coins
XRAY	\$120	\$100	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$1,000	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	\$35	Ded & \$80
Tier 4: Preferred Brand Drugs	\$150	\$150	Ded & \$350
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$300	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$600	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$100	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-94 (100-150% FPL)		
	SILVER \$7,000 DED CSR-94	SILVER \$0 DED FLAT RX COPAYS CSR-94	SILVER STANDARD EASY PRICING CSR-94
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$0	\$0
Family Deductible	\$0	\$0	\$0
Coinsurance	50%	50%	25%
Medical Max Out-of-Pocket SINGLE	\$1,400	\$1,250	\$2,000
Medical Max Out-of-Pocket FAMILY	\$2,800	\$2,500	\$4,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$0
Office Visit PCP	\$5	\$0	\$0
Mental/Behavioral Health Visit	\$5	\$0	\$0
Office Visit SPECIALTY	\$10	\$10	\$10
Urgent Care	\$10	\$10	\$5
LAB	\$5	\$10	Ded & Coins
XRAY	\$10	\$10	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$50	\$50	Ded & Coins
Hospital IP	50% Coins	\$125/day	Ded & Coins
Mental/Behavioral Health IP	50% Coins	\$125/day	Ded & Coins
Hospital OP	50% Coins	\$100	Ded & Coins
Mental/Behavioral Health OP	50% Coins	\$100	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$0
Tier 2: Preferred Generic Drugs	\$0	\$0	\$15
Tier 3: Non-Preferred Generic Drugs	\$5	\$5	\$50
Tier 4: Preferred Brand Drugs	\$15	\$15	\$150
Tier 5: Non-Preferred and High Cost Generic Drugs	50%	\$100	-
Tier 6: Specialty Drugs	60%	\$200	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	50% Coins	\$100	Ded & Coins
PT/OT/ST	50% Coins	\$10	\$0
DME	50% Coins	50% Coins	25% Coins
Skilled Nursing	50% Coins	\$125/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-87 (151-200% FPL)		
	SILVER \$7,000 DED CSR-87	SILVER \$0 DED FLAT RX COPAYS CSR-87	SILVER STANDARD EASY PRICING CSR-87
OOB Costs	OOB Costs	OOB Costs	OOB Costs
Single Deductible	\$1,500	\$0	\$500
Family Deductible	\$3,000	\$0	\$1,000
Coinsurance	50%	50%	30%
Medical Max Out-of-Pocket SINGLE	\$3,000	\$3,000	\$3,000
Medical Max Out-of-Pocket FAMILY	\$6,000	\$6,000	\$6,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$20
Office Visit PCP	\$20	\$25	\$20
Mental/Behavioral Health Visit	\$20	\$25	\$20
Office Visit SPECIALTY	\$50	\$55	\$40
Urgent Care	\$20	\$55	\$30
LAB	\$25	\$25	Ded & Coins
XRAY	\$50	\$55	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$100	\$250	Ded & Coins
Hospital IP	Ded & Coins	\$300/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$300/day	Ded & Coins
Hospital OP	Ded & Coins	\$300	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$300	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$10
Tier 2: Preferred Generic Drugs	\$5	\$5	\$20
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	Ded & \$60
Tier 4: Preferred Brand Drugs	\$20	\$20	Ded & \$250
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$250	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$400	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$400	Ded & Coins
PT/OT/ST	Ded & Coins	\$55	\$20
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$300/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-73 (201-250% FPL)		
	SILVER \$7,000 DED CSR-73	SILVER \$0 DED FLAT RX COPAYS CSR-73	SILVER STANDARD EASY PRICING CSR-73
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$3,000
Family Deductible	\$14,000	\$0	\$6,000
Coinsurance	50%	50%	40%
Medical Max Out-of-Pocket SINGLE	\$7,350	\$7,350	\$6,400
Medical Max Out-of-Pocket FAMILY	\$14,700	\$14,700	\$12,800
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$45	\$45	\$40
Mental/Behavioral Health Visit	\$45	\$45	\$40
Office Visit SPECIALTY	\$90	\$90	\$80
Urgent Care	\$90	\$90	\$60
LAB	\$60	\$45	Ded & Coins
XRAY	\$120	\$90	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$900	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	\$35	Ded & \$80
Tier 4: Preferred Brand Drugs	\$80	\$150	Ded & \$350
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$300	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$500	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$90	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

Illinois 2025 – On Exchange plan options

Gold plans benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- **Quartz Gold Maintenance Plan** includes access to personal Durable Medical Equipment (DME) like CPAP, hearing aids, and nebulizers with no out-of-pocket costs.
 - This plan applies to DME covered under the member’s medical benefit.
 - Prior authorization may apply.
 - DME covered under pharmacy benefits such as diabetic test strips, glucometers, and insulin syringes will apply the applicable copay, deductible, or coinsurance.
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Pricing”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental** benefits to all Gold plans.

GOLD Out-of-Pocket Cost Summary	GOLD \$2,500 DED	GOLD MAINTENANCE \$500 DED	GOLD STANDARD FLAT RX COPAY EASY PRICING
Premium	\$	\$ \$ \$	\$ \$
Deductible	\$ \$ \$	\$	\$ \$
Coinsurance	\$ \$ \$	\$	\$ \$
Max Out-of-Pocket	\$ \$	\$ \$ \$	\$ \$
Medical	\$	\$ \$ \$	\$ \$
Pharmacy	\$	\$ \$	\$ \$ \$

GOLD	GOLD \$2,500 DED	GOLD MAINTENANCE \$500 DED	GOLD STANDARD FLAT RX COPAY EASY PRICING
OOB Costs	OOB Costs	OOB Costs	OOB Costs
Single Deductible	\$2,500	\$500	\$1,500
Family Deductible	\$5,000	\$1,000	\$3,000
Coinsurance	30%	0%	25%
Medical Max Out-of-Pocket SINGLE	\$7,000	\$9,000	\$7,800
Medical Max Out-of-Pocket FAMILY	\$14,000	\$18,000	\$15,600
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$30
Office Visit PCP	\$30	\$35	\$30
Mental/Behavioral Health Visit	\$30	\$35	\$30
Office Visit SPECIALTY	\$60	\$70	\$60
Urgent Care	\$60	\$70	\$45
LAB	\$30	\$35	Ded & Coins
XRAY	\$60	\$70	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$500	\$500	Ded & Coins
Hospital IP	Ded & Coins	\$2,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$2,500/day	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$15
Tier 2: Preferred Generic Drugs	\$5	\$5	\$30
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	\$60
Tier 4: Preferred Brand Drugs	\$40	\$40	\$250
Tier 5: Non-Preferred and high cost Generic Drugs	50% Coins	50% Coins	-
Tier 6: Specialty Drugs	Ded & 60% Coins	Ded & 60% Coins	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	Ded & \$150 Copay	Ded & Coins
PT/OT/ST	Ded & Coins	Ded & \$50 Copay	\$30
DME	30% Coins	No Charge	25% Coins
Skilled Nursing	Ded & Coins	\$2,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

Illinois 2025 –

On Exchange plan options

Catastrophic plan benefit highlights

The Quartz Catastrophic plan is a good option for individuals under the age of 30 who do not anticipate using many health care services but want to protect themselves in the event of an accident, injury, or unexpected serious illness.

- Quartz Catastrophic Plan includes a **\$0 cost share** for the first three visits to the individual's primary care provider (PCP).

CATASTROPHIC	CATASTROPHIC \$9,200 DED
OOP Costs	OOP Costs
Single Deductible	\$9,200
Family Deductible	\$18,400
Coinsurance	0%
Medical Max Out-of-Pocket SINGLE	\$9,200
Medical Max Out-of-Pocket FAMILY	\$18,400
Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins
Office Visit PCP	\$0 for the first three, then Ded & Coins
Office Visit SPECIALTY	Ded & Coins
Urgent Care	Ded & Coins
LAB	Ded & Coins
XRAY	Ded & Coins
Hospital Services	Hospital Services
Emergency Room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins
Hospital OP	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits
Pharmacy	Ded & Coins
Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled Nursing	Ded & Coins

Illinois 2025 – Off Exchange direct only plan options

OFF EXCHANGE DIRECT ONLY PLANS	PLATINUM \$0 DED DIRECT	SILVER \$7,000 DED DIRECT	SILVER \$0 DED FLAT RX COPAYS DIRECT	SILVER STANDARD EASY PRICING DIRECT
OOP Costs	OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$7,000	\$0	\$5,000
Family Deductible	\$0	\$14,000	\$0	\$10,000
Coinsurance	20%	50%	50%	40%
Medical Max Out-of-Pocket SINGLE	\$2,000	\$9,000	\$9,200	\$8,000
Medical Max Out-of-Pocket FAMILY	\$4,000	\$18,000	\$18,400	\$16,000
Office Visits	Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$0	\$40
Office Visit PCP	\$20	\$50	\$50	\$40
Mental/Behavioral Health Visit	\$20	\$50	\$50	\$40
Office Visit SPECIALTY	\$45	\$100	\$100	\$80
Urgent Care	\$45	\$100	\$100	\$60
LAB	\$20	\$60	\$50	Ded & Coins
XRAY	\$40	\$120	\$100	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$150	\$1,000	\$1,200	Ded & Coins
Hospital IP	20% Coins	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	20% Coins	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	20% Coins	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	20% Coins	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$5	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$10	\$35	\$35	Ded & 80%
Tier 4: Preferred Brand Drugs	\$25	\$150	\$150	Ded & \$350
Tier 5: Non-Preferred and High Cost Generic Drugs	\$100	50%	\$300	-
Tier 6: Specialty Drugs	\$200	Ded & 60%	\$600	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	20% Coins	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	20% Coins	Ded & Coins	\$100	\$40
DME	20% Coins	50% Coins	50% Coins	40% Coins
Skilled Nursing	20% Coins	Ded & Coins	\$1,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up	Optional buy-up

PLAN INFORMATION

Minnesota



2025 Individual & Family

Minnesota

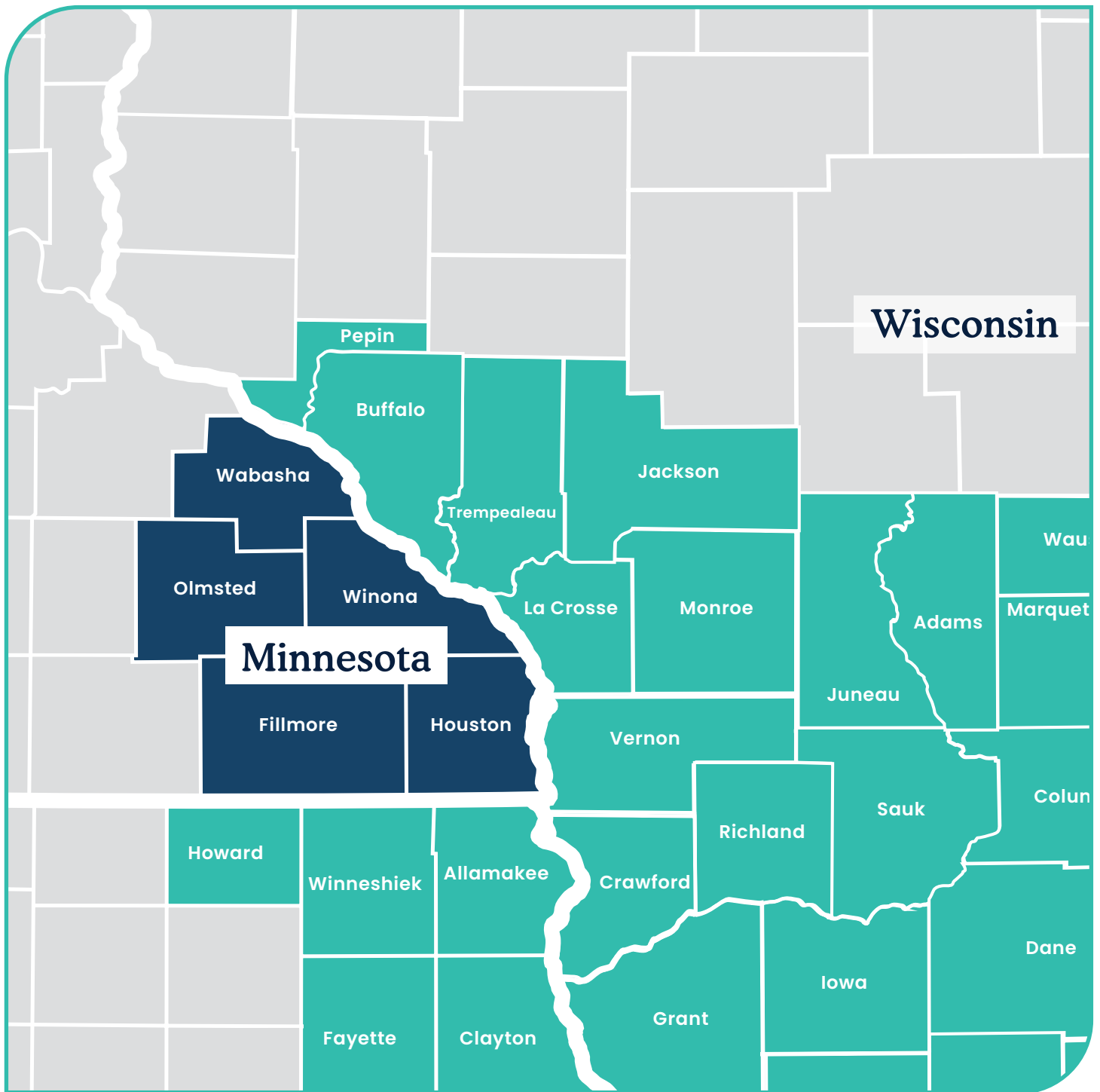


MAP KEY

■ Minnesota selling area

2025 Quartz Select Network

Minnesota



MAP KEY

■ Minnesota Quartz Select Network selling area

■ In-network coverage area

Minnesota 2025 –

On Exchange plan options

Bronze plans benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- Quartz offers a **Health Savings Account (HSA)** eligible High Deductible Health Plan (HDHP) Bronze Plan. This is a good option for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copay and coinsurance.
 - Please note that current plan members with a 2024 Gold HSA plan will transition to the Bronze \$7,250 HSA plan in 2025.
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Compare”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental** benefits to all non-HSA Bronze plans.

BRONZE Out-of-Pocket Cost Summary	BRONZE \$7,250 HSA	BRONZE \$9,100 DED FLAT RX COPAY	BRONZE STANDARD EASY COMPARE
Premium	\$ \$ \$	\$	\$ \$
Deductible	\$ \$	\$	\$ \$
Coinsurance	\$	\$ \$ \$	\$ \$ \$
Max Out-of-Pocket	\$	\$ \$ \$	\$ \$ \$
Medical	\$	\$ \$	\$ \$ \$
Pharmacy	\$ \$ \$	\$ \$	\$

BRONZE	BRONZE \$7,250 HSA	BRONZE \$9,100 DED FLAT RX COPAY	BRONZE STANDARD EASY COMPARE
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,250	\$9,100	\$7,000
Family Deductible	\$14,500	\$18,200	\$14,000
Coinsurance	0%	50%	50%
Medical Max Out-of-Pocket SINGLE	\$7,250	\$9,200	\$9,200
Medical Max Out-of-Pocket FAMILY	\$14,500	\$18,400	\$18,400
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins	\$0	\$50
Office Visit PCP	Ded & Coins	\$75	\$50
Mental/Behavioral Health Visit	Ded & Coins	Ded & Coins	\$50
Office Visit SPECIALTY	Ded & Coins	Ded & Coins	\$100
Urgent Care	Ded & Coins	\$75	\$75
LAB	Ded & Coins	Ded & Coins	Ded & Coins
XRAY	Ded & Coins	Ded & Coins	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	Ded & Coins	Ded & Coins	Ded & Coins
Hospital IP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	Ded & Coins	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	Ded & Coins	\$0	\$25
Tier 2: Preferred Generic Drugs	Ded & Coins	\$15	Ded & Coins
Tier 3: Non-Preferred Generic Drugs	Ded & Coins	\$35	Ded & Coins
Tier 4: Preferred Brand Drugs	Ded & Coins	\$200	Ded & Coins
Tier 5: Non-Preferred and High Cost Generic Drugs	Ded & Coins	\$500	-
Tier 6: Specialty Drugs	Ded & Coins	\$750	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	Ded & Coins	Ded & Coins
PT/OT/ST	Ded & Coins	Ded & Coins	\$50
DME	Ded & Coins	50% Coins	50% Coins
Skilled Nursing	Ded & Coins	Ded & Coins	Ded & Coins
Dental	Not Available	Optional buy-up	Optional buy-up

Minnesota 2025 –

On Exchange plan options

Silver plans benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Compare”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental** benefits to all Silver plans.

SILVER Out-of-Pocket Cost Summary	SILVER \$7,000 DED	SILVER \$0 DED FLAT RX COPAY	SILVER STANDARD EASY COMPARE
Premium	\$	\$ \$	\$ \$ \$
Deductible	\$ \$ \$	\$	\$ \$
Coinsurance	\$ \$ \$	\$ \$ \$	\$ \$
Max Out-of-Pocket	\$ \$	\$ \$ \$	\$
Medical	\$	\$ \$ \$	\$ \$
Pharmacy	\$	\$ \$	\$ \$ \$

SILVER	NON CSR Variants		
	SILVER \$7,000 DED	SILVER \$0 DED FLAT RX COPAY	SILVER STANDARD EASY COMPARE
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$4,000
Family Deductible	\$14,000	\$0	\$8,000
Coinsurance	50%	50%	30%
Medical Max Out-of-Pocket SINGLE	\$9,000	\$9,200	\$8,700
Medical Max Out-of-Pocket FAMILY	\$18,000	\$18,400	\$17,400
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$50	\$50	\$40
Mental/Behavioral Health Visit	\$50	\$50	\$40
Office Visit SPECIALTY	\$100	\$100	\$80
Urgent Care	\$100	\$100	\$60
LAB	\$60	\$50	Ded & Coins
XRAY	\$120	\$100	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$1,000	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	\$35	\$120
Tier 4: Preferred Brand Drugs	\$150	\$150	\$480
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$300	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$600	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$100	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-87 (151-200% FPL)		
	SILVER \$7,000 DED CSR-87	SILVER \$0 DED FLAT RX COPAY CSR-87	SILVER STANDARD EASY COMPARE CSR-87
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$1,500	\$0	\$350
Family Deductible	\$3,000	\$0	\$700
Coinsurance	50%	50%	20%
Medical Max Out-of-Pocket SINGLE	\$3,000	\$3,000	\$3,000
Medical Max Out-of-Pocket FAMILY	\$6,000	\$6,000	\$6,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$25
Office Visit PCP	\$20	\$25	\$25
Mental/Behavioral Health Visit	\$20	\$25	\$25
Office Visit SPECIALTY	\$50	\$55	\$50
Urgent Care	\$20	\$55	\$35
LAB	\$25	\$25	Ded & Coins
XRAY	\$50	\$55	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$100	\$250	Ded & Coins
Hospital IP	Ded & Coins	\$300/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$300/day	Ded & Coins
Hospital OP	Ded & Coins	\$300	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$300	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$15
Tier 2: Preferred Generic Drugs	\$5	\$5	\$30
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	\$90
Tier 4: Preferred Brand Drugs	\$20	\$20	\$360
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$250	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$400	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$400	Ded & Coins
PT/OT/ST	Ded & Coins	\$55	\$25
DME	50% Coins	50% Coins	20% Coins
Skilled Nursing	Ded & Coins	\$300/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

SILVER	CSR-73 (201-250% FPL)		
	SILVER \$7,000 DED CSR-73	SILVER \$0 DED FLAT RX COPAY CSR-73	SILVER STANDARD EASY COMPARE CSR-73
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$2,400
Family Deductible	\$14,000	\$0	\$4,800
Coinsurance	50%	50%	30%
Medical Max Out-of-Pocket SINGLE	\$7,350	\$7,350	\$7,000
Medical Max Out-of-Pocket FAMILY	\$14,700	\$14,700	\$14,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$45	\$45	\$40
Mental/Behavioral Health Visit	\$45	\$45	\$40
Office Visit SPECIALTY	\$90	\$90	\$80
Urgent Care	\$90	\$90	\$60
LAB	\$60	\$45	Ded & Coins
XRAY	\$120	\$90	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$900	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$20
Tier 2: Preferred Generic Drugs	\$10	\$10	\$40
Tier 3: Non-Preferred Generic Drugs	\$35	\$35	\$120
Tier 4: Preferred Brand Drugs	\$80	\$150	\$480
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	\$300	-
Tier 6: Specialty Drugs	Ded & 60% Coins	\$500	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$90	\$40
DME	50% Coins	50% Coins	30% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

Minnesota 2025 –

On Exchange plan options

Gold plans benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care.

- **Income-based Advanced Premium Tax Credits (APTC) are available.**
- **Quartz Gold Maintenance Plan** includes access to personal Durable Medical Equipment (DME) like CPAP, hearing aids, and nebulizers with no out-of-pocket costs.
 - This plan applies to DME covered under the member’s medical benefit.
 - Prior authorization may apply.
 - DME covered under pharmacy benefits such as diabetic test strips, glucometers, and insulin syringes will apply the applicable copay, deductible, or coinsurance.
- With **Quartz’s Virtual First** benefit, members will have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care (included on all plans except HSA and Standard Plans).
- **“Easy Compare”** plans come with standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level. This makes it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- Our **new 6-tier formulary** for non-Standard Plans features a \$0 cost share for tier 1 medications.
- Option to add **dental** benefits to all Gold plans.

GOLD Out-of-Pocket Cost Summary	GOLD \$2,500 DED	GOLD MAINTENANCE \$500 DED	GOLD EASY COMPARE FLAT RX COPAYS
Premium	\$	\$ \$ \$	\$ \$
Deductible	\$ \$ \$	\$	\$ \$
Coinsurance	\$ \$ \$	\$	\$ \$
Max Out-of-Pocket	\$ \$	\$ \$ \$	\$ \$
Medical	\$	\$ \$ \$	\$ \$
Pharmacy	\$	\$ \$	\$ \$ \$

GOLD	GOLD \$2,500 DED	GOLD MAINTENANCE \$500 DED	GOLD EASY COMPARE FLAT RX COPAYS
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$2,500	\$500	\$1,500
Family Deductible	\$5,000	\$1,000	\$3,000
Coinsurance	30%	0%	20%
Medical Max Out-of-Pocket SINGLE	\$7,000	\$9,000	\$7,800
Medical Max Out-of-Pocket FAMILY	\$14,000	\$18,000	\$15,600
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$30
Office Visit PCP	\$30	\$35	\$30
Mental/Behavioral Health Visit	\$30	\$35	\$30
Office Visit SPECIALTY	\$60	\$70	\$60
Urgent Care	\$60	\$70	\$45
LAB	\$30	\$35	Ded & Coins
XRAY	\$60	\$70	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$500	\$500	Ded & Coins
Hospital IP	Ded & Coins	\$2,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$2,500/day	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and Preventive Drugs	\$0	\$0	\$15
Tier 2: Preferred Generic Drugs	\$5	\$5	\$30
Tier 3: Non-Preferred Generic Drugs	\$10	\$10	\$90
Tier 4: Preferred Brand Drugs	\$40	\$40	\$360
Tier 5: Non-Preferred and High Cost Generic Drugs	50% Coins	50% Coins	-
Tier 6: Specialty Drugs	Ded & 60% Coins	Ded & 60% Coins	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	Ded & \$150 Copay	Ded & Coins
PT/OT/ST	Ded & Coins	Ded & \$50 Copay	\$30
DME	30% Coins	No Charge	20% Coins
Skilled Nursing	Ded & Coins	\$2,500/day	Ded & Coins
Dental	Optional buy-up	Optional buy-up	Optional buy-up

Minnesota 2025 –

On Exchange plan options

Catastrophic plan benefit highlights

The Quartz Catastrophic plan is a good option for individuals under the age of 30 who do not anticipate using many health care services but want to protect themselves in the event of an accident, injury, or unexpected serious illness.

- Quartz Catastrophic Plan includes a **\$0 cost share** for the first three visits to the individual's primary care provider (PCP).

CATASTROPHIC	CATASTROPHIC \$9,200 DED
OOP Costs	OOP Costs
Single Deductible	\$9,200
Family Deductible	\$18,400
Coinsurance	0%
Medical Max Out-of-Pocket SINGLE	\$9,200
Medical Max Out-of-Pocket FAMILY	\$18,400
Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins
Office Visit PCP	\$0 for the first three, then Ded & Coins
Office Visit SPECIALTY	Ded & Coins
Urgent Care	Ded & Coins
LAB	Ded & Coins
XRAY	Ded & Coins
Hospital Services	Hospital Services
Emergency Room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins
Hospital OP	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits
Pharmacy	Ded & Coins
Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled Nursing	Ded & Coins

Quartz managed care for **well-living**

We want you to live a life well-lived; your well-being is our priority. That's why we're committed to providing members with a comprehensive approach to managed care and utilization management that delivers the highest-quality, most cost-effective care possible.

- We assess the appropriateness and timeliness of inpatient and ambulatory care (including pre-service, concurrent, or post-service authorization) using utilization review criteria.
- We use and adopt nationally and regionally developed medical coverage policies and locally produced specialty medical coverage policies.
- We include appropriate practitioners in developing, adopting, and reviewing criteria and medical coverage policies.
- We implement approved emerging medical technologies or new uses of existing technologies after a thorough review of the literature and recommendations from our specialists.
- We measure and analyze practitioner and member satisfaction with utilization management services and take action on identified opportunities for improvement.
- There is a prior authorization process for benefits determination and the medical necessity of certain services. You may contact Customer Success to see if a specific service requires prior authorization or search online at [QuartzBenefits.com/PAForms](https://www.QuartzBenefits.com/PAForms).

Emergency/Urgent care is covered

You have limited access to emergency medical care worldwide and urgently needed service outside the plan's service area. Our plans cover ambulance services in situations where getting to the emergency room in any other way could endanger your health.

If your emergency care is provided by an out-of-network provider, follow-up care may be medically necessary to ensure your condition is stable enough to allow travel home, where you can be treated in-network. Before receiving follow-up care out-of-network, you must receive approval from Quartz. Contact your PCP/PCC to have them submit a prior authorization request to Quartz for review. If you need assistance finding an in-network provider, please contact Customer Success at **(800) 362-3310**.

Non-emergency services by out-of-network providers will require approval from Quartz before services can be received. Contact your PCP/PCC to have them submit a prior authorization request to Quartz.

If you should receive a bill for the total cost of your covered services from an out-of-network provider, submit it to Quartz to process and determine your liability, if any.

Accessing care

Quartz wants you to receive the care you need when you need it. You may need different types of care depending on your situation. Below is a summary of how to access care to meet your needs:

Routine care	<p>Contact your primary care provider (PCP). If you don't have a PCP, the provider directory is a great place to start your search.</p> <p>To search our provider directory, go to QuartzBenefits.com/FindaDoctor. To search for a network pharmacy nationwide, go to QuartzBenefits.com/FindaPharmacy. If you would like us to send you a printed provider or pharmacy directory, call us at (800) 362-3310, or email CustomerService@QuartzBenefits.com.</p>
Specialty or after-hours care	<p>For specialty care, contact your primary care clinic (PCC). They will tell you how to get appropriate care. For after-hours care, our Virtual Visit benefit gives you access 24/7 to non-emergency care provided by a physician or other qualified health care professional – at no extra charge for all plans except HSA and Standard Plans.</p>
Urgent care	<p>Go to an in-network urgent care location if your injury is not life-threatening, but needs prompt attention.</p>
Emergency care	<p>Go to the nearest hospital or call 911.</p>
Behavioral health care	<p>You can call an in-network provider directly to schedule an outpatient appointment. If you need assistance finding a provider or have questions about behavioral health services, including alcohol and drug treatment services, call our Behavioral Health Care Management team at (800) 683-2300. Quartz members also have access to an on-demand self-care app plus coaching and therapy through AbleTo. To check eligibility and get started go to AbleTo.com/Quartz.</p>

Preventive services covered under the Affordable Care Act

Under the Affordable Care Act, some preventive health care services are covered at no cost to you when delivered by a provider within your plan's network. Additionally, Quartz covers routine physical exams, routine gynecological exams, routine child health exams, and immunizations related to preventive services covered under the Affordable Care Act for covered children up to age 26.



Please keep in mind that if you discuss a new or existing health problem during a preventive health care visit, a separate office visit will be billed as required by national coding and billing guidelines. This means you may have out-of-pocket charges (copay, coinsurance, or deductible) for these additional services.

Covered preventive services for adults

- **Abdominal aortic aneurysm** one-time screening for individuals of specified ages who have ever smoked and were assigned male at birth
- **Alcohol misuse** screening and counseling
- **Anxiety** screening, once annually
- **Blood pressure** screening for all adults
- **Blood pressure** screening outside the clinical setting for adults age 40 or older
- **Breast cancer genetic test counseling (BRCA)** for individuals at higher risk for breast cancer
- **Breast cancer mammography** screenings every one to two years for individuals age 40 and older, including 3D mammography screenings
- **Breast cancer chemoprevention** counseling for individuals at higher risk
- **Breast cancer preventive** medications
- **Chlamydia infection** screening
- **Cholesterol** screening for adults of certain ages or at higher risk
- **Colorectal cancer** screening for adults ages 45 to 75
- **Depression** screening for adults
- **Diabetes (Type 2)** screening for adults with high blood pressure, aged 35 to 70 years who are overweight or obese, and non-pregnant individuals with a history of gestational diabetes
- **Diet counseling** for adults at higher risk for chronic disease
- **Falls prevention** exercise or physical therapy and vitamin D supplementation to prevent falls in community-dwelling adults aged 65 and older who are at increased risk for falls
- **Gonorrhea** screening
- **Hepatitis B** screening for non-pregnant adults at high risk for infection
- **Hepatitis C** screening for adults ages 18 to 79
- **HIV screening** for everyone ages 15 to 65 and others at increased risk
- **HIV Preexposure Prophylaxis (PrEP)** drugs for everyone ages 15 to 65 and others at increased risk
- **Immunization vaccines** for adults. Doses, recommended ages, recommended populations, and medical requirements may vary:
 - Diphtheria
 - Hepatitis A
 - Hepatitis B
 - Herpes Zoster
 - Human Papillomavirus (HPV)
 - Inactivated Poliovirus
 - Influenza (Flu shot)
 - Measles
 - Meningococcal
 - Mpox
 - Mumps
 - Pertussis (Whooping Cough)
 - Respiratory Syncytial Virus (RSV)
 - Rubella
 - SARS-CoV-2 (COVID-19)
 - Tetanus
 - Varicella (Chickenpox)

- **Lung cancer** screening of adults ages 50 to 80 years with a history of smoking
- **Obesity** prevention, screening, and counseling
- **Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
- **Skin cancer** counseling for children, adolescents, and young adults aged 10 to 24 who have fair skin
- **Statin** preventive medication for adults aged 40 to 75 at high risk for cardiovascular disease
- **Syphilis** screening for all adults at higher risk
- **Tobacco use** screening for all adults and cessation interventions for tobacco users
- **Tuberculosis Infection** screening for adults at higher risk for infection
- **Unhealthy drug use** screening for adults

HRSA–recommended preventive services*, including for pregnant individuals

- **Anemia** screening on a routine basis for pregnant individuals
- **Bacteriuria** urinary tract or other infection screening for pregnant individuals
- **Breastfeeding** comprehensive support and counseling from trained providers and access to breastfeeding and milk storage supplies for pregnant and nursing individuals
- **Cervical cancer** screening for sexually active individuals. This includes Human Papillomavirus (HPV) DNA testing every three years for individuals ages 30 or older with normal cytology results
- **Contraceptives** Food and Drug Administration–approved contraceptive methods, sterilization procedures, patient education and counseling, and follow-up care, as prescribed by a health care provider for individuals with reproductive capacity. This does not apply to health plans sponsored by certain exempt “religious employers”
- **Diabetes (Type 2)** screening for adults with high blood pressure, aged 35 to 70 years who are overweight or obese, and non-pregnant individuals with a history of gestational diabetes
- **Domestic and interpersonal violence** screening and counseling
- **Folic acid** supplements for individuals who may become pregnant
- **Gestational diabetes** screening for individuals 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
- **Healthy weight** counseling for pregnant individuals
- **Hepatitis B** screening for pregnant individuals at their first prenatal visit
- **Human Immunodeficiency Virus (HIV)** screening and counseling for sexually active individuals
- **Low-dose aspirin** used as a preventive medication for pregnant individuals who are at high risk for preeclampsia (after 12 weeks of gestation)
- **Osteoporosis screening** for individuals assigned female at birth and age 60 and older, depending on risk factors
- **Preeclampsia** screening for all pregnant individuals
- **Perinatal depression** screening for pregnant or postpartum individuals at increased risk
- **Rh Incompatibility** screening for all pregnant individuals and follow-up testing for individuals at higher risk
- **Sexually Transmitted Infections (STI)** counseling for sexually active individuals at increased risk
- **Syphilis** screening for all pregnant individuals or other individuals at increased risk
- **Tobacco use** screening and interventions for all individuals and expanded counseling for pregnant tobacco users
- **Well-woman visits** to obtain recommended services for individuals aged 65 and younger
- **Urinary incontinence** screening

*“HRSA–recommended preventive services” refers to the “Women’s Preventive Services Guidelines” published by the Health Resources and Services Administration.

Covered preventive services for children

- **Alcohol and drug use** assessments for adolescents
- **Anxiety screening** once annually
- **Autism screening** for children at 18 and 24 months
- **Behavioral, social, and emotional** screening for children and adolescents
- **Blood pressure** screening for children ages 0 to 17
- **Cervical dysplasia** screening for sexually active adolescents
- **Congenital hypothyroidism** screening for newborns
- **Depression and suicide risk** screening for adolescents

- **Developmental screening** for children under age 3
- **Dyslipidemia screening** for children at higher risk of lipid disorders ages 1 to 17 years
- **Fluoride application** to the primary teeth of all infants and children up to age five, starting at the age of primary tooth eruption
- **Fluoride chemoprevention** supplements for children aged 6 months to 5 years without fluoride in their water source
- **Gonorrhea** preventive medication for the eyes of all newborns
- **Hearing screening** periodically until age 21
- **Height, weight, and body mass index** measurements for children ages 0 to 17 years
- **Hematocrit or hemoglobin** screening for children
- **Hemoglobinopathies or sickle cell** screening for newborns
- **Hepatitis B** infection risk assessment for newborns or screening for non-pregnant adolescents at high risk for infection
- **HIV screening** for adolescents and young adults at higher risk
- **Immunization** vaccines for children from birth to age 18. Doses, recommended ages, recommended populations, and medical requirements may vary:
 - Diphtheria
 - Haemophilus influenzae type b
 - Hepatitis A
 - Hepatitis B
 - Human Papillomavirus (HPV)
 - Inactivated Poliovirus
 - Influenza (Flu shot)
 - Measles
 - Meningococcal
 - Mpox
 - Mumps
 - Pertussis (Whooping Cough)
 - Pneumococcal
 - Respiratory Syncytial Virus (RSV)
 - Rotavirus
 - Rubella
 - SARS-CoV-2 (COVID-19)
 - Tetanus
 - Varicella (Chickenpox)
- **Lead screening** for children at risk of exposure
- **Medical history** for all children throughout development ages 0 to 17 years
- **Obesity** screening and counseling
- **Oral health** risk assessment for young children ages 0 to 10
- **Phenylketonuria (PKU)** screening for this genetic disorder in newborns
- **Sexually Transmitted Infections (STI)** prevention counseling and screening for adolescents at higher risk
- **Skin cancer** counseling for infants, children, and younger adults ages 6 months to 24 years who have fair skin
- **Tobacco** use counseling and education for school-aged children and adolescents
- **Tuberculin** testing for children at higher risk of tuberculosis ages 0 to 17
- **Vision** screening for all children, including screening for amblyopia for ages 6 months to 5 years. A vision screening is a simple test to detect potential problems with vision, usually performed in a pediatrician's office. It is different than a diagnostic vision exam performed by an optometrist

For more detailed information on preventive care, visit [HealthCare.gov](https://www.healthcare.gov) or contact Quartz Customer Success at **(800) 362-3310**.

Source: [healthcare.gov/coverage/preventive-care-benefits/](https://www.healthcare.gov/coverage/preventive-care-benefits/)



Non-Discrimination & Language Access

Quartz is the brand name for a group of companies committed to your health: Quartz Health Benefit Plans Corporation, Quartz Health Insurance Corporation, Quartz Health Plan Corporation, and Quartz Health Plan MN Corporation. These companies are separate legal entities. In this notice, “we” refers to all Quartz companies.

For assistance understanding these materials in a language other than English, call (800) 362-3310, and a Customer Success representative will assist you. TTY users should call 711 or (800) 877-8973.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex, including sexual orientation and gender identity.

We provide free aids and services to people with disabilities to communicate effectively with us, such as –

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We provide free language services to people whose primary language is not English, such as –

- Qualified interpreter
- Information written in other languages

If you need these services, contact Customer Success at (800) 362-3310.

If you believe we failed to provide these services or discriminated in another way on the basis of race, color,

national origin, age, disability, or sex, including sexual orientation and gender identity, you can file a grievance with –

Kristie Breunig, Compliance Officer
 2650 Novation Parkway
 Madison, WI 53713
 Phone: (800) 362-3310
 TTY: 711 or toll-free (800) 877-8973
 Fax: (608) 644-3500
 Email: AppealsSpecialists@QuartzBenefits.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Kristie Breunig, Compliance Officer, is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at:

U.S. Department of Health and Human Services
 200 Independence Avenue, SW
 Room 509F, HHH Building
 Washington, D.C. 20201
 (800) 368-1019; (800) 537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html

Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace in certain states. To learn more, visit the Health Insurance Marketplace at HealthCare.gov.

For help to translate or understand this, please call (800) 362-3310, TTY: 711 / (800) 877-8973.

Spanish – Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de Quartz. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Hmong – Tsub ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsub ntawv tshaj xo no muaj cov ntsiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog koj qhov kev pab cuam los ntawm Quartz. Saib cov caij nyoog los yog tej hnuv tseem ceeb uas sau rau hauv daim ntawv no kom zoo. Tej zaum koj kuj yuav tau ua qee yam uas peb kom koj ua tsis pub dhau cov caij nyoog uas teev tseg rau hauv daim ntawv no mas koj thiaj yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Vietnamese – Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bản về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình Quartz. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Chinese – 本通知含有重要的訊息 本通知對於您透過 Quartz 所提出的申請或保險有重要的訊息 請在本通知中查看重要的日期 您可能要在特定的截止日期之前採取行動，以保留您的健康保險或有助於省錢 您有權利免費以您的母語得到幫助和訊息 請致電 (800) 362-3310 : 711 / (800) 877-8973.

Russian – Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Quartz. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Laotian – ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນ. ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນກ່ຽວກັບໃບສະຫມັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານຜ່ານ Quartz. ຊອກຫາວັນທີ່ສໍາຄັນ ໃນຫນັງສືແຈ້ງການສະບັບນີ້. ທ່ານອາດຈຳເປັນຕ້ອງປະຕິບັດຕາມເວລາ ທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສະພາບຂອງທ່ານ ຫຼື ຊ່ວຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດທີ່ຈະໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີ (800) 362 3310. TTY / TDD: 711 / (800) 877 8973.



For questions or assistance, please reach out to your local insurance agent, the Quartz Sales Department, or Quartz Customer Success.

Customer Success

(800) 362-3310

Sales

(800) 926-8227

Angela Vinson, Individual & Family
Broker Relationship Manager

(608) 358-7075 (cell)

(608) 471-4893 (work)