

High Deductible Health Plan (HDHP)

Administered by Quartz www.quartzbenefits.com

What is a HDHP (High Deductible Health Plan)?

A HDHP plan features lower premiums and higher out-of-pocket costs with deductibles before the plan begins covering costs. A HDHP plan is offered in conjunction with a Health Savings Account (HSA).

The plan includes 100 percent coverage with no deductible for certain preventive care services as specified by the Affordable Care Act when you see a network provider. Additional preventive screenings and services may also be covered, depending on factors such as your age, gender and certain chronic conditions.

	POS—Quartz HDHP Network		HMO—Quartz HDHP Network	
	In-network	Out-of-network	In-network	Out-of-network
Affiliated with UW Health				
Calendar year deductible (embedded)				
Individual	\$5,000	\$10,000	\$5,000	N/A
Family	\$10,000	\$20,000	\$10,000	N/A
Plan year out-of-pocket maximum (embedded)- Includes deductible				
Individual	\$5,000	\$20,000	\$5,000	N/A
Family	\$10,000	\$40,000	\$10,000	N/A
Your costs for covered care				
Preventive Services	\$0	20% after deductible	\$0	N/A
Office Visits Primary	0% after deductible	20% after deductible	0% after deductible	N/A
Office Visits Specialty	0% after deductible	20% after deductible	0% after deductible	N/A
Emergency Room	0% after deductible		0% after deductible	
Urgent Care	0% after deductible	20% after deductible	0% after deductible	
Hospital & Surgical	0% after deductible	20% after deductible	0% after deductible	N/A
Diagnostic Lab & X-Ray	0% after deductible	20% after deductible	0% after deductible	N/A
Prescription Drugs				
	0% after deductible	N/A	0% after deductible	N/A

You pay out of pocket until you reach the deductible.

When you have an eligible expense, such as a doctor visit when you're sick, you will pay the full cost of your health expenses until you meet your deductible. You can choose to pay from your HSA or pay with cash or credit card.

Your plan covers cost of covered services.

Once the deductible is paid, your medical plan has 0% coinsurance. This means once you have met your deductible the plan begins to pay 100% and your out-of-pocket maximum has also been satisfied.

You are protected from major expenses.

An out-of-pocket maximum protects you from major expenses. The out-of-pocket maximum is the most you will have to pay in the plan year for covered health care. Your deductible, coinsurance, medical services and prescription drugs apply toward the out-of-pocket maximum.