

## Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

This health plan is offered by Quartz Health Benefit Plans Corporation



**Coverage Period:** 1/1/2025 - 12/31/2025  
**Coverage for:** Individual/Family | **Plan Type:** POS



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.QuartzBenefits.com/certlookup](http://www.QuartzBenefits.com/certlookup). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call Customer Success: 1-800-362-3310 to request a copy.

| Important Questions   | Answers  | Why this Matters:   |
|---|--|---|
| <b>What is the overall <a href="#">deductible</a>?</b>                                | In <a href="#">Network</a> : Individual: <b>\$3,000</b> per Benefit Year<br>Family: <b>\$3,000</b> /individual or <b>\$6,000</b> /family per Benefit Year<br>Out of <a href="#">Network</a> : <b>\$6,000</b><br>Individual/ <b>\$12,000</b> Family per Benefit Year              | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay.<br><br>If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .   |
| <b>Are there services covered before you meet your <a href="#">deductible</a>?</b>    | Yes. <a href="#">Preventive care</a> services and <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> .   | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without cost-sharing and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> . |
| <b>Are there other <a href="#">deductibles</a> for specific services?</b>             | No.  | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| <b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b> | In <a href="#">Network</a> : Individual: <b>\$5,550</b> per Benefit Year<br>Family: <b>\$5,550</b> /individual or <b>\$11,100</b> /family per Benefit Year for medical expenses.<br><b>\$2,350</b> Individual/ <b>\$4,700</b> Family per Benefit Year for prescription expenses. | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services.<br><br>If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.  |

|  |   |   |
|--|---|---|
|  | Out of <a href="#">Network</a> : <b>\$11,100</b> Individual/<br><b>\$22,200</b> Family per Benefit Year for medical expenses.   |   |
| <b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>            | <a href="#">Premiums</a> , <a href="#">balance billing</a> charges, cost-sharing assistance for your prescriptions, and health care this <a href="#">plan</a> doesn't cover.        | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| <b>Will you pay less if you use a <a href="#">network provider</a>?</b>            | Yes.<br><br>See <a href="http://www.QuartzBenefits.com/FindADoctor">www.QuartzBenefits.com/FindADoctor</a> or call 1-800-362-3310 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an out-of- <a href="#">network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an out-of- <a href="#">network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| <b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b> | No.   | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .  |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event  | Services You May Need                            | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information   |
|---|--|--|--|--|
|   |  | In Network (You will pay the least)                                    | Out of Network (You will pay the most) |  |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b> | Primary care visit to treat an injury or illness | \$30 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply | 40% <a href="#">coinsurance</a>        | In- <a href="#">network</a> Virtual Visits are covered with a \$20 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply. A covered Telehealth visit applies the same cost-sharing as an in-person visit. <a href="#">Deductible</a> and/or <a href="#">coinsurance</a> may apply for additional services performed at your visit. |
|   | <a href="#">Specialist</a> visit                 | \$60 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply | 40% <a href="#">coinsurance</a>        | A covered Telehealth visit applies the same cost-sharing as an in-person visit. <a href="#">Deductible</a> and/or <a href="#">coinsurance</a> may apply for additional services performed at your visit.   |

| Common Medical Event   | Services You May Need                                  | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information   |
|--|--|---|---|--|
|  |  | In Network (You will pay the least)   | Out of Network (You will pay the most)                |  |
|  | Other practitioner office visit                        | Chiro/Adult Vision: \$30 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply  | Chiro/Adult Vision: 40% <a href="#">coinsurance</a> . | One routine adult vision exam is covered with no charge in <a href="#">network</a> . <a href="#">Cost sharing</a> applies to subsequent exams. No coverage for Out-of- <a href="#">Network</a> Hearing Exams. Benefits are not available for care that is Maintenance and Supportive Care. <a href="#">Deductible</a> and/or <a href="#">coinsurance</a> may apply for additional services performed at your visit.  |
|  | <a href="#">Preventive care/screening/immunization</a> | No charge; <a href="#">deductible</a> does not apply  | 40% <a href="#">coinsurance</a>                       | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.  |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                       | -----none-----   |
|  | Imaging (CT/PET scans, MRIs)                           | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                       | -----none-----   |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.QuartzBenefits.com/formulary">www.QuartzBenefits.com/formulary</a> | Preferred Generics   Tier 1                            | Value Tier: \$5 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply<br><br>All others: \$10 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply | Not covered   | Multiple <a href="#">copays</a> will apply for <a href="#">claims</a> of greater than 30 day supply when covered; for <a href="#">claims</a> of 31 to 60 days supply, two <a href="#">copays</a> will apply, and for <a href="#">claims</a> of 61 to 90 days supply, three <a href="#">copays</a> will apply. Coverage restrictions may apply to some medications. See the Quartz <a href="#">Formulary</a> for details; the <a href="#">formulary</a> is subject to change following quarterly Pharmacy & Therapeutics Committee meetings, or following updates to drug availability (e.g., new generic drugs). Manufacturer-funded cost-sharing assistance for your prescriptions will not be credited to your Annual Maximum Out-of-Pocket Limit. |
|  | Preferred Brands   Tier 2                              | Value Tier: \$5 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply<br><br>All others: \$35 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not       | Not covered   |  |

| Common Medical Event                    | Services You May Need                            | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information  |
|---|--|--|---|---|
|   |  | In Network (You will pay the least)  | Out of Network (You will pay the most)                                  |   |
|   |  | apply  |   |   |
|   | Non-Preferred Brands & Generics   Tier 3         | \$60 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply  | Not covered   |   |
|   | Tier 4   | \$200 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply | Not covered   |   |
| If you have outpatient surgery          | Facility fee (e.g., ambulatory surgery center)   | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>   | Prior authorization may be required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information.<br>Oral Surgery: In- <a href="#">network</a> : 20% <a href="#">coinsurance</a> . Out-of- <a href="#">network</a> : 40% <a href="#">coinsurance</a><br>Coverage is limited to procedures listed in your Certificate of Coverage |
|   | Physician/surgeon fees                           | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>   |   |
| If you need immediate medical attention | <a href="#">Emergency room care</a>              | \$100 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply              | \$100 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply | Emergency room <a href="#">copay</a> waived if admitted. <a href="#">Deductible/coinsurance</a> does not apply to additional services performed at your visit. Foreign <a href="#">claims</a> for emergency care are subject to a \$20,000 limit per Benefit Year.  |
|   | <a href="#">Emergency medical transportation</a> | 20% <a href="#">coinsurance</a>  | 20% <a href="#">coinsurance</a>   | Foreign <a href="#">claims</a> for emergency care are subject to a \$20,000 limit per Benefit Year.   |
|   | <a href="#">Urgent care</a>                      | \$60 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply               | 40% <a href="#">coinsurance</a>   | <a href="#">Deductible</a> and/or <a href="#">coinsurance</a> may apply for additional services performed at your visit.  |
| If you have a hospital stay             | Facility fee (e.g., hospital room)               | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>   | Prior authorization is required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information.  |
|   | Physician/surgeon fees                           | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>   |   |

| Common Medical Event   | Services You May Need                     | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information   |
|--|---|--|--|--|
|  |   | In Network (You will pay the least)  | Out of Network (You will pay the most) |  |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | \$30 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply   | 40% <a href="#">coinsurance</a>        | Benefits are not available for care that is Maintenance and Supportive Care. A covered Telehealth visit applies the same cost-sharing as an in-person visit. However, reduced cost-sharing may apply for visits through the mental well-being program. <a href="#">Deductible</a> and/or <a href="#">coinsurance</a> may apply for additional services performed at your visit.  |
|  | Inpatient services                        | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>        | Prior authorization is required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information.   |
| <b>If you are pregnant</b>   | Office visits                             | PCP: \$30 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply<br><br><a href="#">Specialist</a> : \$60 <a href="#">copay</a> ; <a href="#">deductible</a> does not apply | 40% <a href="#">coinsurance</a>        | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Prior authorization is required for inpatient services. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information. <a href="#">Deductible</a> and/or <a href="#">coinsurance</a> may apply for additional services performed at your visit. |
|  | Childbirth/delivery professional services | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>        |  |
|  | Childbirth/delivery facility services     | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>        |  |
| <b>If you need help recovering or have other special health needs</b>            | <a href="#">Home health care</a>          | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>        | Coverage is limited to 60 visits per Benefit Year. Prior authorization is required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information.  |
|  | <a href="#">Rehabilitation services</a>   | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>        | Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 40 visits per Benefit Year. This limit is shared between Rehabilitation and <a href="#">Habilitation services</a> . Cardiac Rehab is limited to 36 visits per event. A covered Telehealth visit applies the same cost-sharing as an in-person visit.  |

| Common Medical Event | Services You May Need                     | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information  |
|----------------------|---|---|---|---|
|                      |   | In Network (You will pay the least)   | Out of Network (You will pay the most)                                      |   |
|                      | <a href="#">Habilitation services</a>     | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>   | Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 40 visits per Benefit Year. This limit is shared between Rehabilitation and <a href="#">Habilitation services</a> . Prior authorization may be required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information. A covered Telehealth visit applies the same cost-sharing as an in-person visit.   |
|                      | <a href="#">Skilled nursing care</a>      | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>   | Coverage limited to 90 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information.   |
|                      | <a href="#">Durable medical equipment</a> | 20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply | 20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply | Purchase or rental of DME items may require Prior Authorization. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information. Coverage for --<br>Foot Orthotics: Limited to one pair per Benefit Year.<br>Hearing Aids: Limited to one per ear every 36 months.<br>To obtain the list of covered hearing aid models log onto <a href="http://www.QuartzBenefits.com/hearingaids">www.QuartzBenefits.com/hearingaids</a> or contact Customer Success. |
|                      | <a href="#">Hospice services</a>          | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>   | Prior authorization is required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800) 362-3310 for additional information. Hospice coverage excludes room and board charges in a Skilled Nursing Facility.  |
| <b>If your child</b> | Children's eye exam                       | No charge;  | 40% <a href="#">coinsurance</a>   | One routine vision exam is covered with no  |

| Common Medical Event     | Services You May Need      | What You Will Pay                         |  | Limitations, Exceptions, & Other Important Information   |
|--------------------------|----------------------------|---|--|--|
|                          |                            | In Network (You will pay the least)       | Out of Network (You will pay the most) |  |
| needs dental or eye care |                            | <a href="#">deductible</a> does not apply |  | charge in- <a href="#">network</a> . <a href="#">Cost sharing</a> for an office visit applies to subsequent exams. |
|                          | Children's glasses         | Not covered                               | Not covered                            | -----none-----   |
|                          | Children's dental check-up | Not covered                               | Not covered                            | -----none-----   |

**Excluded Services & Other Covered Services:**

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <a href="#">excluded services</a> .) |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Infertility treatment</li> </ul>             | <ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> </ul> | <ul style="list-style-type: none"> <li>• Weight loss programs</li> </ul> |

| Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.) |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Acupuncture (Limited)</li> <li>• Bariatric surgery</li> </ul>  | <ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Hearing aids</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> </ul> |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>, or visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or for assistance, contact: Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, or if coverage is under a group health [plan](#) the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

**Does this Plan Provide Minimum Essential Coverage? Yes.**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies,

Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium](#) tax credit.

**Does this Coverage Meet the Minimum Value Standard? Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium](#) tax credit to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-362-3310 or 1-800-877-8973 (TTY).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-362-3310 or 1-800-877-8973 (TTY)

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-362-3310 or 1-800-877-8973 (TTY)

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-362-3310 or 1-800-877-8973 (TTY)

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

| <b>Peg is Having a Baby</b><br>(9 months of in-network pre-natal care and a hospital delivery)   |                 |
|--|-----------------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>  | \$3,000         |
| ■ <a href="#">Specialist copayment</a>   | \$60            |
| ■ Hospital (facility) <a href="#">coinsurance</a>  | 20%             |
| ■ Other <a href="#">coinsurance</a>  | 20%             |
| <b>This EXAMPLE event includes services like:</b><br>Specialist office visits ( <i>prenatal care</i> )<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br>Diagnostic tests ( <i>ultrasounds and blood work</i> )<br>Specialist visit ( <i>anesthesia</i> ) |                 |
| <b>Total Example Cost</b>  | <b>\$12,700</b> |
| <b>In this example, Peg would pay:</b>   |                 |
| <i>Cost Sharing</i>  |                 |
| Deductibles  | \$3,000         |
| Copayments   | \$80            |
| Coinsurance  | \$1,400         |
| <i>What isn't covered</i>  |                 |
| Limits or exclusions   | \$0             |
| <b>The total Peg would pay is</b>  | <b>\$4,480</b>  |

| <b>Managing Joe's type 2 Diabetes</b><br>(a year of routine in-network care of a well-controlled condition)  |                |
|--|----------------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>  | \$3,000        |
| ■ <a href="#">Specialist copayment</a>   | \$60           |
| ■ Hospital (facility) <a href="#">coinsurance</a>  | 20%            |
| ■ Other <a href="#">coinsurance</a>  | 20%            |
| <b>This EXAMPLE event includes services like:</b><br>Primary care physician office visits ( <i>including disease education</i> )<br>Diagnostic tests ( <i>blood work</i> )<br>Prescription drugs<br>Durable medical equipment ( <i>glucose meter</i> ) |                |
| <b>Total Example Cost</b>  | <b>\$5,600</b> |
| <b>In this example, Joe would pay:</b>   |                |
| <i>Cost Sharing</i>  |                |
| Deductibles  | \$100          |
| Copayments   | \$600          |
| Coinsurance  | \$0            |
| <i>What isn't covered</i>  |                |
| Limits or exclusions   | \$0            |
| <b>The total Joe would pay is</b>  | <b>\$700</b>   |

| <b>Mia's Simple Fracture</b><br>(in-network emergency room visit and follow up care)   |                |
|--|----------------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>  | \$3,000        |
| ■ <a href="#">Specialist copayment</a>   | \$60           |
| ■ Hospital (facility) <a href="#">coinsurance</a>  | 20%            |
| ■ Other <a href="#">coinsurance</a>  | 20%            |
| <b>This EXAMPLE event includes services like:</b><br>Emergency room care ( <i>including medical supplies</i> )<br>Diagnostic test ( <i>x-ray</i> )<br>Durable medical equipment ( <i>crutches</i> )<br>Rehabilitation services ( <i>physical therapy</i> ) |                |
| <b>Total Example Cost</b>  | <b>\$2,800</b> |
| <b>In this example, Mia would pay:</b>   |                |
| <i>Cost Sharing</i>  |                |
| Deductibles  | \$1,500        |
| Copayments   | \$200          |
| Coinsurance  | \$50           |
| <i>What isn't covered</i>  |                |
| Limits or exclusions   | \$0            |
| <b>The total Mia would pay is</b>  | <b>\$1,750</b> |

The plan would be responsible for the other costs of these EXAMPLE covered services.



## 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)

**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** – Tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsab 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 nyooog 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 nyooog 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.

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

**Vietnamese** – Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bàn 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.

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](http://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](http://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](http://HealthCare.gov).

**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. ຄຸກຫວັງທີ່ສໍາຄັນໃນຫນັງສືແຈ້ງການສະບັບນີ້. ທ່ານອາດຈຳເປັນຕ້ອງປະຕິບັດຕາມເວລາທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສະຊາບຂອງທ່ານ ຫຼື ຄ່ອຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດທີ່ຈະໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຄ່ອຍເຫຼືອໃນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີ (800) 362 3310. TTY / TDD: 711 / (800) 877 8973.

**German** – Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Quartz. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Arabic** – يحتوي هذا الإشعار على معلومات مهمة. يتضمن هذا الإشعار معلومات هامة حول طلبك أو تغطيتك عبر Quartz. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معينة وفقاً لمواعيد معينة من أجل الحفاظ على تغطيتك الصحية أو المساعدة في التكاليف. لديك الحق في الحصول على هذه المعلومات و على المساعدة في لغتك دون أي تكلفة. اتصل على TTY / TDD: 711 / (800) 877-8973 / (800) 362-3310.

**French** – Cet avis a d'importantes informations. Cet avis a d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Quartz. Rechercher les dates clés dans le présent avis. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Korean** – 본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Quartz을 통한 커버리지 에 관한 정보를 포함하고 있습니다. 본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. (800) 362-3310로 전화하십시오. TTY / TDD: 711 / (800) 877-8973.

**Tagalog** – Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Quartz. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Pennsylvanian Dutch** – Die Bekanntmachung gebt wichdichi Auskunft. Die Bekanntmachung gebt wichdichi Auskunft baut dei Application oder Coverage mit Quartz. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschimme Deadlines, so ass du dei Health Coverage bhalde kannscht, odder bezaahle helfe kannscht. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griege, un die Hilf koschtet nix. Kantscht du (800) 362-3310 uffrufe. TTY / TDD: 711 / (800) 877-8973.

**Polish** – To ogłoszenie zawiera ważne informacje. To ogłoszenie zawiera ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Quartz. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwońcie pod (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Hindi** – इस सूचना में महत्वपूर्ण जानकारी शामिल है। इस सूचना में Quartz से जुड़े आपके आवेदन या कवरेज के बारे में महत्वपूर्ण जानकारी शामिल है। इस सूचना में महत्वपूर्ण तारीखों को देखना न भूलें। स्वास्थ्य कवरेज जारी रखने या खर्च में मदद के लिए आपको कुछ तय तारीखों तक कार्रवाई करनी जरूरी है। आपके पास अपनी भाषा में, बिना किसी शुल्क के इस जानकारी और सहायता को पाने का अधिकार है। (800) 362-3310. TTY / TDD: 711 / (800) 877-8973 पर कॉल करें।

**Albanian** – Ky njoftim përmban informacion të rëndësishëm. Ky njoftim përmban informacion të rëndësishëm për aplikimin ose mbulimin tuaj nëpërmjet Quartz. Kontrolloni për data të rëndësishme në këtë njoftim. Mund t'ju duhet të ndërmerri veprim brenda afatave të caktuara për të mbajtur mbulimin tuaj shëndetësor ose për ndihmën me koston. Keni të drejtë ta merrni këtë informacion dhe ndihmë falas në gjuhën tuaj. Telefononi numrin (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Somali** – FIIRO GAAR AH: Haddii aad ku hadashid af Soomaali, adeegyada caawimada luuqada, ayaa waxaa laguugu siinayaa bilaash, waa lagu heli karaa. 1-800-362-3310 (TTY: 1-800-877-8973) bilbilaa.

**Cushite** – Oroomiffa XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Amharic** – ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ (800) 362-3310. (መስማት ለተሳናቸው: 711 / (800) 877-8973).

**Karen** – ၵ်းသွၵ်းပိသ်း- နမူတတိံ ကညံ ကိုဵအသိံ, နမူနံ ကိုဵအတံၵါမၤစၢလၢ တလၢကၵ်းလၢကၵ်းန့ၢ် နိတံၵ်းကၵ်းသ့ၵ်းလိံ. ကိံ: (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Mon-Khmer, Cambodian** – ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃសម្រាប់អ្នកនិយាយភាសាខ្មែរមានសេវាឥតគិតថ្លៃសេវាជំនួយផ្នែកភាសាខ្មែរ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Serbocroatian** – OBAVJEŠTENJE: Ako govorite srpskohrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite (800) 362-3310 TTY- Telefon za osobe sa oštećenim govorum ili sluhom: 711 / (800) 877-8973.

**Thai** – เรียน: ถ้ คุณพูด ภาษาไทยคุณสามารถใข้ บริการช่วยเหลือทางภาษาไดฟรี ใกร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Gujarati** – સુચના: જો તમે ગુજરાતી બોલતા છે, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Urdu** – خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Italian** – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

**Greek** – ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.