

# 2026 Out-of-Area Dependent Rider

If your dependent lives outside the Quartz service area (see map) for more than three months in a calendar year, they are considered an out-of-area dependent.

With prior authorization from Quartz, the following out-of-network services are covered at the in-network cost-sharing level\* while your dependent is outside the service area:

- Primary care, including behavioral and mental health
- Chiropractic care
- In-office therapy
- Other routine procedures performed in an office setting

Call Customer Success at **(800) 362-3310** to request prior authorization before services are received. To find providers in our network, visit [QuartzBenefits.com/FindADoctor](https://www.QuartzBenefits.com/FindADoctor).

\*Cost-sharing is based on the usual and customary charge and applies toward your out-of-pocket maximum.

