

2019 Small Group Plan Options Minnesota – HMO



Platinum Plans

These plans will cover about 90% of your service and you are responsible for the other 10%

Benefits	P1901: Platinum \$0	P1902: Platinum \$500	P1903: Platinum \$1,000	P1904: Platinum Maintenance
Deductible (Single / Family)	\$0 / \$0	\$500 / \$1,000	\$1,000 / \$2,000	\$0 / \$0
Coinsurance	0%	20%	10%	0%
Maximum Out-of-Pocket	\$4,500 / \$9,000	\$1,250 / \$2,500	\$1,500 / \$3,000	\$7,900 / \$15,800
e-Visits	\$30	\$15	\$10	\$10
Office Visit Copay (PCP / Specialist)	\$40 / \$60	\$25 / \$50	\$20 / \$40	\$20 / \$40
Urgent Care Copay	\$60	\$50	\$40	\$40
Emergency Room Copay	\$350	\$100	\$150	\$500
Mental Health Outpatient Copay	\$40	\$25	\$20	\$20
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	\$2,500 per diem IP / Ded & Coins
Pharmacy Copay	\$5 / \$10 / \$40 / \$80 / \$200	\$5 / \$10 / \$40 / \$80 / \$200	\$5 / \$10 / \$40 / \$80 / \$200	\$5 / \$10 / \$40 / \$80 / \$200
Pharmacy Maximum Out-of-Pocket (Single / Family)	Subject to Medical	Subject to Medical	Subject to Medical	Subject to Medical
Dental Coverage Available for an Additional Charge?	No	No	No	No
HSA Eligible?	No	No	No	No
Embedded / Aggregate	Embedded	Embedded	Embedded	Embedded
Creditable Coverage	Creditable	Creditable	Creditable	Creditable
SBC	QU5233IPBD	Y4HWMPD	SLWFG3G	EKKFYLGMO

Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace.

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Gold Plans

These plans will cover about 80% of your service and you are responsible for the other 20%

Benefits	G1901: Gold \$1,500	G1902: Gold \$2,000	G1903: Gold \$3,500	G1904: Gold Maintenance	G1905: Gold HSA \$3,000 Embedded
Deductible (Single / Family)	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,500 / \$7,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Coinsurance	30%	30%	0%	0%	0%
Maximum Out-of-Pocket	\$5,000 / \$10,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$7,900 / \$15,800	\$3,000 / \$6,000
e-Visits	\$15	\$20	Deductible then Coinsurance	\$15	Deductible then Coinsurance
Office Visit Copay (PCP / Specialist)	\$25 / \$50	\$30 / \$60	Deductible then Coinsurance	\$25 / \$50	Deductible then Coinsurance
Urgent Care Copay	\$50	\$60	Deductible then Coinsurance	\$50	Deductible then Coinsurance
Emergency Room Copay	\$200	\$250	Deductible then Coinsurance	\$500	Deductible then Coinsurance
Mental Health Outpatient Copay	\$25	\$30	Deductible then Coinsurance	\$25	Deductible then Coinsurance
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	\$4,000 per diem IP / Ded & Coins	Deductible then Coinsurance
Pharmacy Copay	\$5 / \$10 / \$40 / \$80 / \$200	\$5 / \$10 / \$40 / \$80 / \$200	\$5 / \$10 / \$40 / \$80 / \$200	\$5 / \$10 / \$40 / \$80 / \$200	Deductible then Coinsurance
Pharmacy Maximum Out-of-Pocket (Single / Family)	Subject to Medical	Subject to Medical	Subject to Medical	Subject to Medical	Subject to Medical
Dental Coverage Available for an Additional Charge?	No	No	No	No	No
HSA Eligible?	No	No	No	No	Yes
Embedded / Aggregate	Embedded	Embedded	Embedded	Embedded	Embedded
Creditable Coverage	Creditable	Creditable	Creditable	Creditable	Creditable
SBC	FXIAU79OT	K9S60DDWD	FXIAU79OT	KN1BZH0	ZWY2Z2

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Silver Plans

These plans will cover about 70% of your service and you are responsible for the other 30%

Benefits	S1901: Silver \$2,000	S1902: Silver \$4,500	S1903: Silver \$5,000	S1904: Silver HSA \$4,000 Embedded	S1905: Silver HSA \$5,000 Embedded
Deductible (Single / Family)	\$2,000 / \$4,000	\$4,500 / \$9,000	\$5,000 / \$10,000	\$4,000 / \$8,000	\$5,000 / \$10,000
Coinsurance	40%	30%	50%	0%	0%
Maximum Out-of-Pocket	\$7,000 / \$14,000	\$7,900 / \$15,800	\$7,900 / \$15,800	\$4,000 / \$8,000	\$5,000 / \$10,000
e-Visits	Deductible then Coinsurance	Deductible then Coinsurance	\$30	Deductible then Coinsurance	Deductible then Coinsurance
Office Visit Copay (PCP / Specialist)	Deductible then Coinsurance	Deductible then Coinsurance	\$40 / \$60	Deductible then Coinsurance	Deductible then Coinsurance
Urgent Care Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$60	Deductible then Coinsurance	Deductible then Coinsurance
Emergency Room Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$450	Deductible then Coinsurance	Deductible then Coinsurance
Mental Health Outpatient Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$40	Deductible then Coinsurance	Deductible then Coinsurance
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance
Pharmacy Copay	\$5 / \$10 / \$55 / \$125 / \$225	\$5 / \$10 / \$55 / \$125 / \$225	\$10 / \$20 / \$70 / \$150 / \$300	Deductible then Coinsurance	Deductible then Coinsurance
Pharmacy Maximum Out-of-Pocket (Single / Family)	Subject to Medical	Subject to Medical	Subject to Medical	Subject to Medical	Subject to Medical
Dental Coverage Available for an Additional Charge?	No	No	No	No	No
HSA Eligible?	No	No	No	Yes	Yes
Embedded / Aggregate	Embedded	Embedded	Embedded	Embedded	Embedded
Creditable Coverage	Creditable	Creditable	Creditable	Creditable	Not Creditable
SBC	Y0G3NT8SB	EGU031M	QBTBNRK2	CCGCS74	0235N4U

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Bronze Plans

These plans will cover about 60% of your service and you are responsible for the other 40%

Benefits	B1901: Bronze \$6,500	B1902: Bronze HSA \$6,750 Embedded
Deductible (Single / Family)	\$6,500 / \$13,000	\$6,750 / \$13,500
Coinsurance	50%	0%
Maximum Out-of-Pocket	\$7,900 / \$15,800	\$6,750 / \$13,500
e-Visits	\$30	Deductible then Coinsurance
Office Visit Copay (PCP / Specialist)	\$80 / \$170	Deductible then Coinsurance
Urgent Care Copay	\$170	Deductible then Coinsurance
Emergency Room Copay	Deductible then Coinsurance	Deductible then Coinsurance
Mental Health Outpatient Copay	\$80	Deductible then Coinsurance
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance
Pharmacy Copay	\$10 / \$20 / \$80 / \$175 / \$300	Deductible then Coinsurance
Pharmacy Maximum Out-of-Pocket (Single / Family)	Subject to Medical	Subject to Medical
Dental Coverage Available for an Additional Charge?	No	No
HSA Eligible?	No	Yes
Embedded / Aggregate	Embedded	Embedded
Creditable Coverage	Creditable	Not Creditable
SBC	UUAFS8YXI	X20E2WQ

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