

# 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	<a href="#">QU5233IPBD</a>	<a href="#">Y4HWMPD</a>	<a href="#">SLWFG3G</a>	<a href="#">EKKFYLGMO</a>

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Quartz does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

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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
Deductible (Single / Family)	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,500 / \$7,000	\$1,500 / \$3,000
Coinsurance	30%	30%	0%	0%
Maximum Out-of-Pocket	\$5,000 / \$10,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$7,900 / \$15,800
e-Visits	\$15	\$20	Deductible then Coinsurance	\$15
Office Visit Copay (PCP / Specialist)	\$25 / \$50	\$30 / \$60	Deductible then Coinsurance	\$25 / \$50
Urgent Care Copay	\$50	\$60	Deductible then Coinsurance	\$50
Emergency Room Copay	\$200	\$250	Deductible then Coinsurance	\$500
Mental Health Outpatient Copay	\$25	\$30	Deductible then Coinsurance	\$25
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	\$4,000 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	<a href="#">FXIAU79OT</a>	<a href="#">K9S60DDWD</a>	<a href="#">FXIAU79OT</a>	<a href="#">KN1BZHHO</a>

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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
Deductible (Single / Family)	\$2,000 / \$4,000	\$4,500 / \$9,000	\$5,000 / \$10,000
Coinsurance	40%	30%	50%
Maximum Out-of-Pocket	\$7,000 / \$14,000	\$7,900 / \$15,800	\$7,900 / \$15,800
e-Visits	Deductible then Coinsurance	Deductible then Coinsurance	\$30
Office Visit Copay (PCP / Specialist)	Deductible then Coinsurance	Deductible then Coinsurance	\$40 / \$60
Urgent Care Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$60
Emergency Room Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$450
Mental Health Outpatient Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$40
Hospital Copay (Inpatient / Outpatient)	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
Pharmacy Maximum Out-of-Pocket (Single / Family)	Subject to Medical	Subject to Medical	Subject to Medical
Dental Coverage Available for an Additional Charge?	No	No	No
HSA Eligible?	No	No	No
Embedded / Aggregate	Embedded	Embedded	Embedded
Creditable Coverage	Creditable	Creditable	Creditable
SBC	<a href="#">Y0G3NT8SB</a>	<a href="#">EGU031M</a>	<a href="#">QBtBNRK2</a>

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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
Deductible (Single / Family)	\$6,500 / \$13,000
Coinsurance	50%
Maximum Out-of-Pocket	\$7,900 / \$15,800
e-Visits	\$30
Office Visit Copay (PCP / Specialist)	\$80 / \$170
Urgent Care Copay	\$170
Emergency Room Copay	Deductible then Coinsurance
Mental Health Outpatient Copay	\$80
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance
Pharmacy Copay	\$10 / \$20 / \$80 / \$175 / \$300
Pharmacy Maximum Out-of-Pocket (Single / Family)	Subject to Medical
Dental Coverage Available for an Additional Charge?	No
HSA Eligible?	No
Embedded / Aggregate	Embedded
Creditable Coverage	Creditable
SBC	<a href="#">UUAFS8YXI</a>

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