

# 2019 Individual & Family Plan Options – Wisconsin Gundersen Health System® on the Elite Network

(Buffalo, Jackson, La Crosse, Monroe and Trempealeau Counties)



## Gold Plans

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

Benefits	Gundersen Health System® Gold HSA 3000*	Gundersen Health System® Gold HSA 2000*	Gundersen Health System® Gold 2000 – Copay \$30 / \$70	Gundersen Health System® Gold Maintenance – Copay \$40 / \$90
Deductible (Single / Family)	\$3,000 / \$6,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$1,500 / \$3,000
Coinsurance	0%	10%	30%	0%
Maximum Out-of-Pocket	\$3,000 / \$6,000	\$6,650 / \$13,300	\$7,900 / \$15,800	\$7,900 / \$15,800
e-Visits	Deductible then Coinsurance	Deductible then Coinsurance	\$20	\$30
Office Visit Copay (PCP / Specialist)	Deductible then Coinsurance	Deductible then Coinsurance	\$30/\$70	\$40/\$90
Urgent Care Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$70	\$90
Emergency Room Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$250	\$500
Mental Health Outpatient Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$30	\$40
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	\$2,500 per diem IP / Ded & Coins
Pharmacy Copay	Deductible then Coinsurance	Deductible then Coinsurance	\$10 / \$40 / \$80 / 45%	\$10 / \$75 / \$150 / \$450
Dental Coverage Available for an Additional Charge?	No	No	Yes	Yes
HSA Eligible?	Yes*	Yes*	No	No
Summary of Benefits of Coverage (SBC) Tracking ID	GG185405500	GG185404100	GG185111600	GG185108000

\* Quartz HSA family plans have an aggregate deductible. Aggregate means that if more than one person is covered by the plan, the “per person” deductible does not apply. The family deductible must be met before Quartz will pay benefits. One person’s claims may satisfy the entire family deductible. Likewise, the “per person” Maximum-Out-of-Pocket Limit does not apply to family plans. However, to comply with Health Care Reform rules, one member of a family will never pay more than \$7,900.

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

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.

Offered by Quartz Health Benefit Plans Corporation.

UH01758 (0519)

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## Silver Plans

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

Benefits	Gundersen Health System® Silver HSA 5250*	Gundersen Health System® Silver 4000 – Copay \$45 / \$90	Gundersen Health System® Silver 5000 – Copay \$50 / \$100	Gundersen Health System® Silver 7900 – Copay \$80 / \$160
Deductible (Single / Family)	\$5,250 / \$10,500	\$4,000 / \$8,000	\$5,000 / \$10,000	\$7,900 / \$15,800
Coinsurance	0%	40%	50%	0%
Maximum Out-of-Pocket	\$5,250 / \$10,500	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800
e-Visits	Deductible then Coinsurance	\$30	\$30	\$30
Office Visit Copay (PCP / Specialist)	Deductible then Coinsurance	\$45 / \$90	\$50 / \$100	\$80 / \$160
Urgent Care Copay	Deductible then Coinsurance	\$90	\$100	\$160
Emergency Room Copay	Deductible then Coinsurance	\$450	\$500	\$700
Mental Health Outpatient Copay	Deductible then Coinsurance	\$45	\$50	\$80
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance
Pharmacy Copay	Deductible then Coinsurance	\$20 / \$75 / \$150 / 45%	\$20 / \$75 / \$150 / 45%	\$35 / \$150 / \$250 / 45%
Dental Coverage Available for an Additional Charge?	No	Yes	Yes	Yes
HSA Eligible?	Yes*	No	No	No
Summary of Benefits of Coverage (SBC) Tracking ID	GS185406200	GS185113500	GS185113600	GS185113700

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## Bronze Plans

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

Benefits	Gundersen Health System® Bronze HSA 6750*	Gundersen Health System® Bronze 7500 – Copay \$80 / \$160	Gundersen Health System® Bronze 7900 – Copay \$50 / \$100
Deductible (Single / Family)	\$6,750 / \$13,500	\$7,500 / \$15,000	\$7,900 / \$15,800
Coinsurance	0%	50%	0%
Maximum Out-of-Pocket	\$6,750 / \$13,500	\$7,900 / \$15,800	\$7,900 / \$15,800
e-Visits	Deductible then Coinsurance	\$30	\$30
Office Visit Copay (PCP / Specialist)	Deductible then Coinsurance	\$80 / \$160	\$50 / \$100
Urgent Care Copay	Deductible then Coinsurance	\$160	Deductible then Coinsurance
Emergency Room Copay	Deductible then Coinsurance	\$800	Deductible then Coinsurance
Mental Health Outpatient Copay	Deductible then Coinsurance	\$80	\$50
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance
Pharmacy Copay	Deductible then Coinsurance	\$35 / \$150 / \$250 / 45%	Deductible then Coinsurance
Dental Coverage Available for an Additional Charge?	No	Yes	Yes
HSA Eligible?	Yes*	No	No
Summary of Benefits of Coverage (SBC) Tracking ID	GB185404300	GB185111800	GB185111900

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## Catastrophic Plans

Only individuals under 30 years old or with a hardship exemption qualify for Catastrophic Plans.

Benefits	Gundersen Health System® Catastrophic
Deductible (Single / Family)	\$7,900 / \$15,800
Coinsurance	0%
Maximum Out-of-Pocket	\$7,900 / \$15,800
e-Visits	Deductible then Coinsurance
Office Visit Copay (PCP / Specialist)	\$0** / Deductible then Coinsurance
Urgent Care Copay	Deductible then Coinsurance
Emergency Room Copay	Deductible then Coinsurance
Mental Health Outpatient Copay	Deductible then Coinsurance
Hospital Copay (Inpatient / Outpatient)	Deductible then Coinsurance
Pharmacy Copay	Deductible then Coinsurance
Dental Coverage Available for an Additional Charge?	No
HSA Eligible?	No
Summary of Benefits of Coverage (SBC) Tracking ID	GC185404400

\*\* Only applies to the first three office visits with PCP then deductible then coinsurance applies.

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## Optional Family Dental

Adult Benefits	In-Network	Out-of-Network	Benefit Maximum
<b>Cleanings / X-rays (Class A)</b> Includes exams, X-rays, bitewings, cleanings and fluoride.	100% Coverage	No Coverage	1 Visit per 6 Months
<b>Basic Restorative (Class B)</b> Includes therapeutic pulpotomy, repair / adjustment of dentures and oral surgery procedures such as wisdom tooth or other tooth extractions. Benefit limits may apply to posterior composite fillings.	20% Coinsurance	No Coverage	\$1,000 Benefit Maximum per Year
<b>Major Restorative (Class C)</b> Includes such services as crowns, root canals, apicoectomy, gingivectomy, dentures, implants and occlusal guards.	50% Coinsurance	No Coverage	
<b>Orthodontics</b>	Not Covered	Not Covered	Not Covered

Pediatric (up to age 19) Benefits	In-Network	Out-of-Network	Benefit Maximum
<b>Cleanings / X-rays (Class A)</b> Includes exams, X-rays, bitewings, cleanings, fluoride, sealants and space maintainers.	100% Coverage	No Coverage	1 Visit per 6 Months
<b>Basic Restorative (Class B)</b> Includes therapeutic pulpotomy, repair / adjustment of dentures and oral surgery procedures such as wisdom tooth or other tooth extractions. Benefit limits may apply to posterior composite fillings; age limits may apply to certain procedures.	30% Coinsurance	No Coverage	No Benefit Maximum
<b>Major Restorative (Class C)</b> Includes such services as crowns, root canals, apicoectomy, gingivectomy, dentures, implants and occlusal guards.	50% Coinsurance	No Coverage	No Benefit Maximum
<b>Orthodontics</b> Covered only when medically necessary and a 24-month wait period is satisfied.	50% Coinsurance	No Coverage	No Benefit Maximum

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