

Get Ready for Open Enrollment



Thank you for your interest in Quartz health plans. We're here to help you get coverage to meet your needs.

Open enrollment is the time each year when individuals can choose their health insurance for the following year. You can only buy health insurance during open enrollment unless you have a qualifying event that would create a special enrollment period for you at another time of the year.



Key Dates.*

10/1

Shop and compare plan options

11/1

Open enrollment starts — choose your 2021 plan now

12/15

Open enrollment ends — deadline to apply for 2021 coverage

12/31

2020 coverage ends

1/1

2021 coverage begins — first 2021 monthly payment due

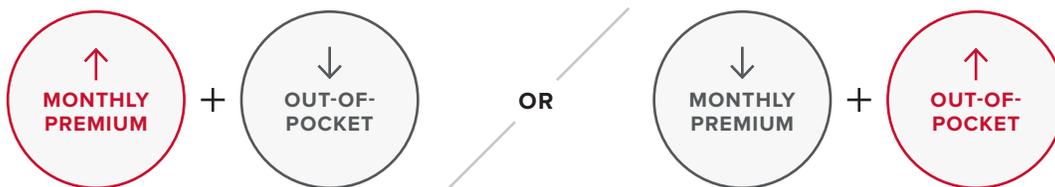
* Open enrollment dates and coverage effective dates are set by the Marketplace.

Choosing the Right Plan

Everyone has their own health journey. That's why there are several plan options, so you can find the one that best suits you. The decision you'll be making is based on the amount of care you'll need, and how you want to pay for it.

There are two parts to the total cost of health insurance:

- ✓ The amount you pay each month, which is called the **premium**. You'll pay the same amount each month regardless of how much care you get.
- ✓ The amount you pay at the time you receive care, which is referred to as your **out-of-pocket costs**. These costs will vary, depending on how much care you receive and the plan you choose.



The out-of-pocket amount includes your portion of the deductible, copayments, and coinsurance. Your insurance plan pays the rest.

Levels of Coverage



Individual health insurance has four levels of coverage, often referred to as the “metal tiers.” This chart shows a rough estimate of how the costs are shared between you and Quartz, depending on the plan you choose.

TIER	YOU PAY	WE PAY	BEST FOR
BRONZE	40%	60%	People with few medical care needs. These plans have the lowest premium but carry higher out-of-pocket costs when you get care.
SILVER	30%	70%	People with average medical care needs. These plans, the most popular, have mid-level premiums and mid-level out-of-pocket costs when you get care.
GOLD	20%	80%	People with greater medical care needs. You'll pay a higher premium but will have lower out-of-pocket costs when you get care.
PLATINUM	<i>Not offered by Quartz</i>		

All tiers include preventive services with \$0 out-of-pocket costs. Some preventive services are covered at no cost to you from an in-network provider — learn more at [QuartzBenefits.com/preventive](https://www.QuartzBenefits.com/preventive). If another health problem is discussed during a preventive health care visit, a separate office visit will be billed as required by national coding and billing guidelines.

Checklist

Here's a quick checklist of things to consider before making your choice.

- How much care have you and your family members received this year?**
This answer will help you evaluate if you had the right plan this year.
- Do you expect your health care needs to be less or greater next year?**
This answer will help you decide to keep or change your plan for next year.
- Do you like to pay for things ahead of time, or pay as you go?**
This answer will help guide you to a plan with higher premiums and lower out-of-pocket costs, lower premiums and higher out-of-pocket costs, or a plan that is somewhere in between.
- Do you qualify for financial help?**
If your income is below a certain level, you might for financial help with your premiums. Visit [MNsure.org](https://www.MNsure.org) (for Minnesota residents) or [HealthCare.gov](https://www.HealthCare.gov) (all others) to see if you qualify. This answer will help you decide if you should purchase a plan through the Marketplace or directly through Quartz. You can only get financial help with Marketplace plans.

Questions? Help is here for you.

Call Quartz Customer Service at
(800) 362-3310

Ready to shop for a plan?

- Get a quote from Quartz — visit [QuartzBenefits.com/getaquote](https://www.QuartzBenefits.com/getaquote).
- Contact an agent or broker you've worked with in the past.
- Visit [HealthCare.gov](https://www.HealthCare.gov) for information on Marketplace plans and financial assistance. Minnesota residents should go to [MNsure.org](https://www.MNsure.org).