



## Understanding preventive health visits

### Protecting your health with a Quartz plan

Your Quartz plan gives you medical coverage when you're sick or injured—but did you know that you also have coverage for preventive care before you're unwell? Learn more about preventive care and diagnostic care, what's included in your coverage, and when there may be additional costs.

### What are the differences between preventive and diagnostic care?

**Preventive care services** are the steps that doctors recommend you take to protect your health, like yearly physical exams, screenings, and immunizations. When you go to a doctor or healthcare provider within the Quartz network, preventive services are covered without any extra cost to you.

**Diagnostic care** is when a specific health concern or condition is diagnosed and treated. If a doctor identifies, discusses, or treats a new or existing medical issue or orders lab work or tests, there may be out-of-pocket costs depending on your specific plan and coverage limits.

Preventive and diagnostic services	Coverage
Review of your overall health	✓
Vital statistics, such as height, weight, and blood pressure	✓
Discussion of personal and family medical history	✓
Discussion of risk factors for certain diseases or conditions	✓
Age- and gender-appropriate screenings	✓
Select immunizations (per the Affordable Care Act)	✓
Complete physical exam	✓
Discussion of specific health concerns or condition	\$
Lab work or tests for the purpose of diagnosis and/or treatment	\$
<p>✓ <b>No-cost preventive services</b>            \$ <b>Diagnostic services.</b> You may be billed out-of-pocket costs, such as a copay, co-insurance, or deductible.</p>	

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## Questions? We're here to help.

Check out our FAQ for answers to common questions or call Customer Success at **(800) 362-3310**.

### What are preventive services?

Preventive services are recommended visits, like immunizations and annual exams, to help you stay healthy. The Affordable Care Act requires preventive services to be covered at no extra cost. You can find a list of covered services at [HealthCare.gov/coverage/preventive-care-benefits](https://www.healthcare.gov/coverage/preventive-care-benefits).

### How is a preventive care visit different from other doctor's appointments?

A preventive visit is to check your overall health, identify risks, and learn ways to stay healthy. Other appointments (diagnostic care) are for diagnosing or seeking treatment for injuries or illnesses.

### What services are not covered during a preventive visit?

A preventive visit doesn't cover diagnosing or treating new or existing conditions.

### What happens if my doctor and I discuss a medical issue during a preventive visit or service?

During a preventive exam or screening, a medical concern might come up. If the doctor orders tests, gives a diagnosis, prescribes medicine, or plans treatment, you'll have to pay your share of the costs as required by your Quartz plan.

### How do I know my cost?

Preventive services are covered at 100%. For a complete listing of preventive services:

- Wisconsin members visit: [QuartzBenefits.com/PreventiveServices](https://www.QuartzBenefits.com/PreventiveServices)
- Illinois members visit: [QuartzBenefits.com/ILPreventiveServices](https://www.QuartzBenefits.com/ILPreventiveServices)
- Minnesota and Iowa members: Please see your Certificate of Coverage

Diagnostic services, including discussion of medical issues during a preventive visit or service, will apply your specific plan benefits. You can find more information in your Summary of Benefits (SOB) or Summary of Benefits and Coverage (SBC) in your Quartz MyChart account.

### What if I have a medical issue and get preventive services during the same visit?

Your preventive services are covered, even if you have to pay for part of the visit. Check your Explanation of Benefits statement to make sure the preventive services are recorded correctly.

### What should I do if I have any additional questions?

Call Quartz Customer Success at **(800) 362-3310** or message us through MyChart at [QuartzMyChart.com](https://www.QuartzMyChart.com).