

INFORMATION FOR POS MEMBERS



How Point-of-Service (POS) Plans Work

As a POS member, you can choose your level of flexibility and payment each time you seek medical care. You have a choice as to whether you access health care services within or outside your network of providers. When you receive care from a provider not listed in your network, you are responsible for submitting a claim form to Quartz within 90 days from the date the services were received. We will still process your claim if you submit it within the next 12 months.

POS members must select or be assigned an in-network PCP. However, you are not required to seek services with or through your PCP, although your PCP can help ensure you receive coordinated health care.

Your health care services are subject to medical necessity, all benefit maximums, policy limitations and exclusions and eligibility requirements. If you receive services from out-of-network providers, coverage may be limited to usual, customary and reasonable (UCR) charges. UCR does not apply to out-of-network emergency care.

You must notify Quartz of any inpatient services you receive from an out-of-network provider; failure to inform Quartz may result in a financial penalty.

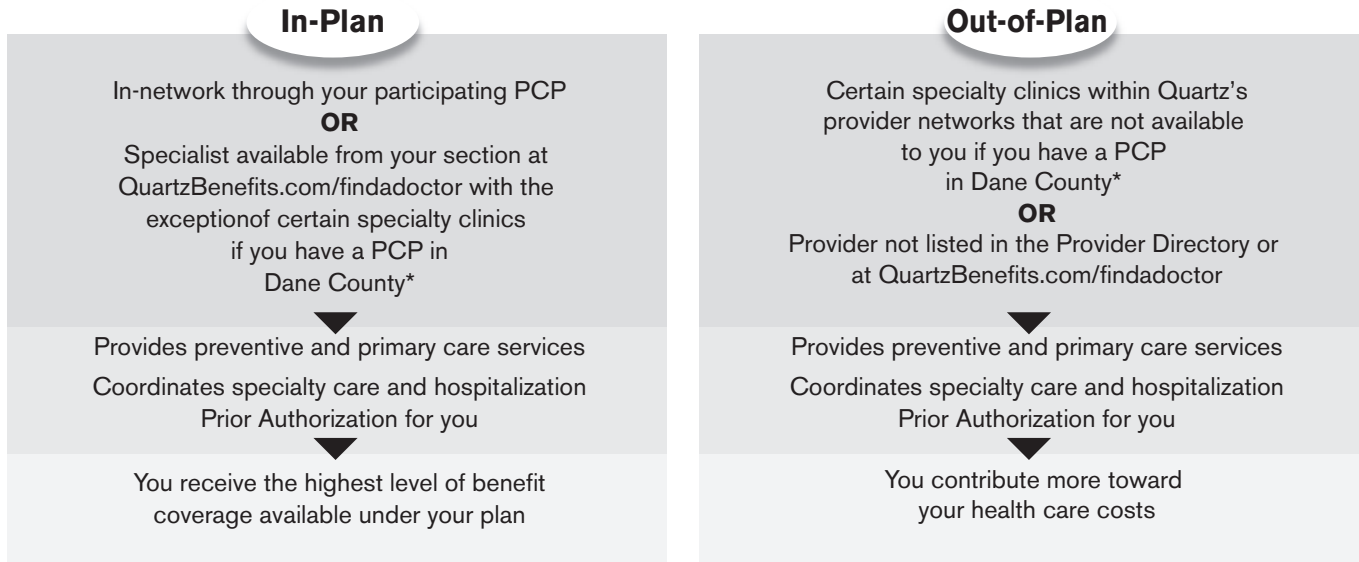
Not all services are covered when they are performed by an out-of-network provider. In addition, some services require Prior Authorization when performed by an out-of-network provider; failure to receive the necessary Prior Authorization may result in a monetary penalty. Review your Policy documents for more information.

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POS Member Information

The POS plan is a Point-of-Service product. This means the amount of coverage you receive depends on the “point” at which you access care. You will receive the highest level of coverage (In-Plan level) by utilizing in-network practitioners and providers. “Participating” for POS members refers to the practitioners and providers available to you based on QuartzBenefits.com/findadoctor with the exception of certain specialty clinics if you have a PCP in Dane County.*

You have two ways to access care –



In-Plan – You seek care from your participating PCP **or** from any specialist available to you based on QuartzBenefits.com/findadoctor with the exception of certain specialty clinics if you have a PCP in Dane County.*

Out-of-Plan – You receive services from a provider who is not part of your plan’s provider network or from certain specialty clinics if you have a PCP in Dane County.*

* The communities of Cambridge and Mazomanie are excluded.