



**Quartz**<sup>®</sup>

## 2026 Plan Guide

State of Wisconsin Group Health  
Insurance Program

# Discover why state and local employees **choose Quartz** more than any other health plan

Owned by the local doctors and hospitals you know and trust, Quartz delivers care that's close to home – with personalized service and a focus on your total well-being: mental, physical, and social.

This isn't health insurance from somewhere out there. It's health coverage shaped by the people and places you know, built to support what matters to you.

**Contact your human resources benefits team to learn how to enroll.**



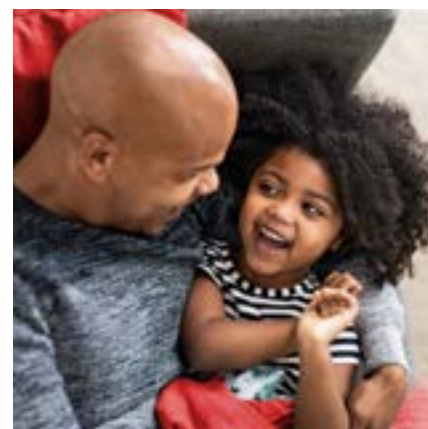
Find providers and see plan details by visiting [ChooseQuartz.com](https://www.choosequartz.com).



Explore your benefits and rates at [etf.wi.gov](https://etf.wi.gov).

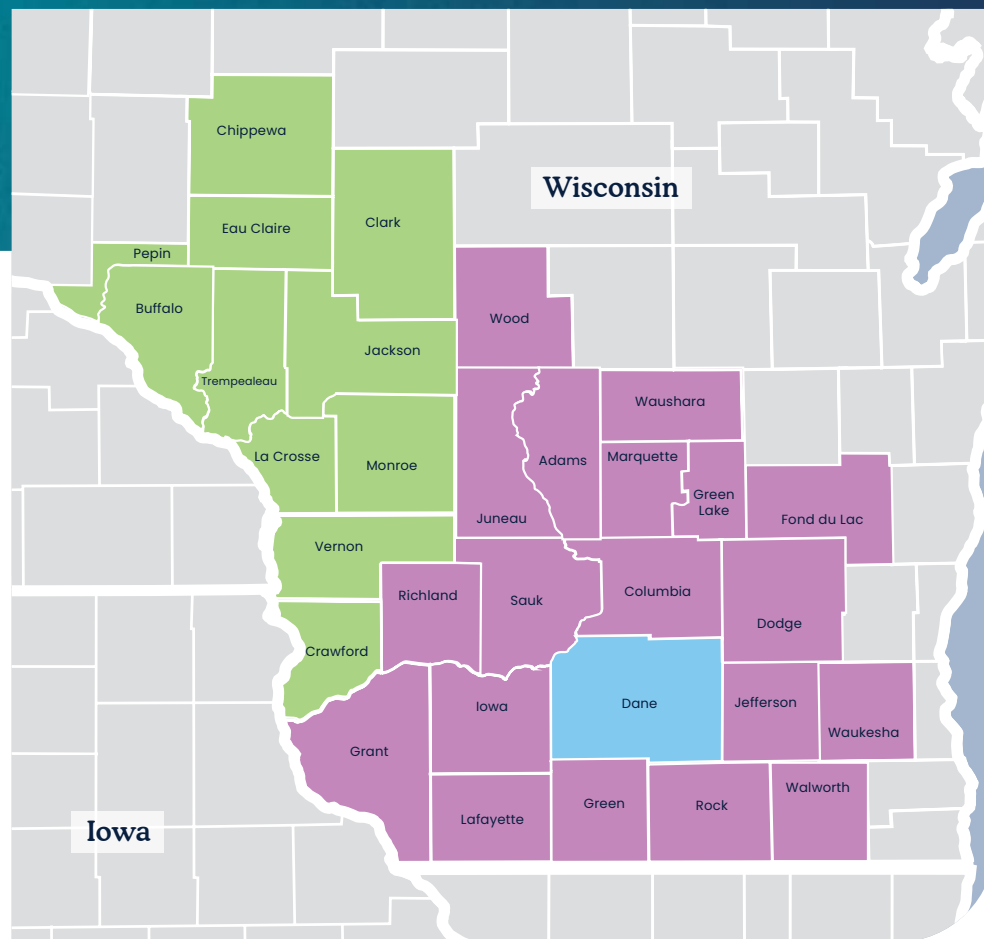


Complete your employer's enrollment process and select your Quartz network.



# The network with more freedom

**What's a network?** A network is a group of health care providers who have an agreement with Quartz to treat our members. Choosing a local network is important to find care near you. Also, your network determines what claims are paid and how much you may pay out-of-pocket. The good news is you get to choose from three comprehensive provider networks: West, UW Health, and Central. Each one features access to care from our partners (UW Health, Emplify Health by Gundersen, UnityPoint Health – Meriter, and Aurora Health Care), as well as trusted local and regional providers.



## Your network is your choice. What's your pick?

### Quartz West Network

Primary care in western Wisconsin. You'll also have access to providers in select Iowa and Minnesota counties for specialty care.

### Quartz UW Health Network

Primary care in Dane County (excluding the communities of Cambridge, Marshall, and Mazomanie).

### Quartz Central Network

Primary care in the middle and eastern parts of the state outside of Dane County (or within the communities of Cambridge, Marshall and Mazomanie). You'll also have access to providers in other parts of Wisconsin, Minnesota, Iowa, and Illinois.

# Provider partnerships – connected to **better care for you**

Quartz is provider owned by the health care delivery systems of **UW Health, UnityPoint Health, Emplify Health by Gundersen, and Advocate Aurora Health**. Together, our health care providers and services can coordinate care that puts you first.

No matter which network you choose, you have access to local community-based care, regional specialty clinics, a nationally ranked hospitals, trauma centers, and much more.



## Ready to find a doctor?

Our Find a Doctor tool will help you search for network providers. Visit [QuartzBenefits.com/FindADoctor](https://QuartzBenefits.com/FindADoctor).



# Featured providers helping us keep Wisconsin covered

## **UWHealth**

**(608) 821-4819**

**(800) 552-4255**

### **UW Health**

Seven hospitals and 80+ outpatient sites

### **University Hospital**

Wisconsin's nationally ranked hospital, home to a Level I adult and pediatric trauma center and verified Burn Center

### **UW Health East Madison Hospital**

State-of-the-art hospital, wellness, and sports performance

### **American Family Children's Hospital**

Among the nation's elite children's hospitals, with pediatric and surgical neonatal intensive care



**UnityPoint Health**  
Meriter

PARTNER OF  
**UWHealth**

**(608) 417-3748**

### **UnityPoint Health – Meriter**

Community-based hospital and primary care clinics



**(608) 775-0601**

**(800) 362-9567**

### **Emplify Health by Gundersen**

Serving 21 counties in Iowa, Minnesota, and Wisconsin

### **Emplify Health by Gundersen Medical Center**

Teaching hospital with a Level II trauma and emergency center



**Aurora Health Care®**

**(888) 863-5502**

### **Aurora Health Care**

Serves eastern Wisconsin and northern Illinois with 16 hospitals, 150+ clinics, and 70 pharmacies

# Where to get care

Choose the right care for the right situation. Explore these options that are available with your Quartz plan.\*

	Virtual visit	Telehealth	Primary care	Urgent care	Emergency care
Description	An on-demand appointment with a health care provider via your smartphone, tablet, or computer	A scheduled appointment with a provider during clinic hours, via video chat or phone call	Regular, non-emergency care. Face-to-face appointment with your provider in their clinic or office	In-person, walk-in care at designated locations, usually with extended hours	In-person care 24/7 when help is needed right away to prevent an adverse health outcome
Hours	Varies	Normal clinic hours	Normal clinic hours	Extended hours	24/7
Cost	\$	\$\$	\$\$	\$\$\$	\$\$\$\$
When to use	<p>For urgent, non-emergency symptoms, like:</p> <ul style="list-style-type: none"> <li>• Cough</li> <li>• Headaches</li> <li>• Nausea</li> <li>• Rashes</li> <li>• Sore throat</li> <li>• Sprains</li> </ul>	<p>For service outside of the clinic, including:</p> <ul style="list-style-type: none"> <li>• Routine visits</li> <li>• Surgery follow-ups</li> <li>• Mental health services</li> <li>• Screenings</li> </ul>	<p>For in-clinic services, such as:</p> <ul style="list-style-type: none"> <li>• Routine checkups</li> <li>• Annual physicals</li> <li>• Preventive screenings</li> <li>• Vaccinations</li> <li>• Non-urgent injuries and illness</li> </ul>	<p>For health issues or injuries that need prompt attention, but are not serious enough for emergency care, such as:</p> <ul style="list-style-type: none"> <li>• Sprains and strains</li> <li>• Ear pain or infection</li> <li>• Rashes and insect bites</li> <li>• Sore or strep throat</li> </ul>	<p>For serious and/or life-threatening situations, for example:</p> <ul style="list-style-type: none"> <li>• Chest pain or heart attack</li> <li>• Shortness of breath</li> <li>• Major illness</li> <li>• Traumatic injury</li> </ul>
How to access	Set up an account ahead of time so you're prepared if you are sick or injured. Learn more at <a href="https://www.QuartzBenefits.com/digitaltools">QuartzBenefits.com/digitaltools</a>	Call your provider's office to schedule a telehealth visit (if available) and get connection instructions	Call your primary care location or clinic to schedule ahead of time	Call your primary care location or clinic first, day or night. They will advise you if you should go to urgent care	<b>Call 911</b> or go to the nearest hospital emergency department for immediate help

\*Member cost share varies by plan. Refer to your Summary of Benefits and Coverage for copay, coinsurance, and deductible amounts.

# Virtual visits

Get care right from your phone for yourself, your partner, or your children. Getting started with your virtual care account is easy, any way you do it. **Get quick access to health care — no appointment needed.**



## UW Health Care Anywhere

Download the app or visit [UWHealthCareAnywhere.org](https://UWHealthCareAnywhere.org) to set up your account.



## Emplify Health by Gundersen virtual care

Download the app or visit [MyChart.EmplifyHealth.org](https://MyChart.EmplifyHealth.org) to learn more and explore frequently asked questions.



## Virtual Visits with the LiveWell app

Download the app or visit [LiveWellAAH.org](https://LiveWellAAH.org) to sign up or start a visit.

Deductible, coinsurance, or copay may apply for virtual visits. Please review your plan documents to verify coverage.

# MyChart keeps everything organized

As a Quartz member, Quartz MyChart is your “one-stop-shop” for immediate access to benefits, claims, plan documents, and more. We’ve got everything organized for easy access when you need it.

## Get started today

Go to [QuartzMyChart.com](https://QuartzMyChart.com), click “Sign up now”, choose “Sign Up Online”, and follow the prompts for instant activation.

## Get immediate access to key MyChart features

- Send a message to Customer Success
- Start an urgent care video visit
- Check claims status
- View benefits information
- Manage your payments
- Access cost estimator tool
- Go paperless
- View frequently asked questions



### Get the app!

Search for Quartz MyChart in your app store.

Message and data rates may apply.



# Your **mental health** and **emotional well-being**

A life well-lived isn't just about your body – it's about your mind, too.

## **Behavioral Health Care Management**

Quartz offers a confidential consultation about your care options and connects you to support for:

- Alcohol or substance abuse
- Anxiety and stress
- Bipolar disorder
- Depression
- Obsessive-compulsive disorder
- Panic disorder
- Post-traumatic stress

## **Support when you need it**

Quartz mental well-being programs with AbleTo make it easy for members to find the mental health support they need – when they need it.

Eligible members get 24/7 access to digital self-care tools or schedule one-on-one coaching or therapy conveniently within five business days. Plus, teens age 13+ have access to tailored self-care tools on the AbleTo app.





# Extras that matter

Check out these additional resources to support your well-being.

## Innovative well-living programs

We all have aspects of our health we'd like to improve, and Quartz is your resource to help. From physical health and mental resiliency to social well-being, we'll connect you to the right program to support you in well-living.

- Whether you're looking to prevent diabetes or manage it, Quartz is here to help. Eligible members can access resources, prevention and treatment programs, personalized support, and more.
- Quartz provides tools to help members self-manage their chronic condition. Members with a qualifying condition can receive a blood pressure monitor or home scale through their dedicated clinician that supports the member's progress and offers support when needed
- Care Management programs coordinate care and services for members who need extra support with their medical and social needs
- Maternal support programs including outreach, virtual discussion groups, and prenatal/postpartum doula services\*



## Durable Medical Equipment and diabetic supplies

Your health care provider can order supplies, services, and equipment for you to use at home, instead of in a health care setting. Examples of home medical equipment include:

- Sleep apnea machines
- Oxygen equipment
- Mobility assistive equipment
- Insulin pumps



\*Pilot programs are available to 2026 members on a trial basis and may be changed or discontinued in future years.



## Resources in your back pocket

Quartz is committed to helping you become a better-informed health care consumer. Visit [ChooseQuartz.com](https://www.choosequartz.com) to find more information about our plans, providers, and more.

### **Glossary of Insurance and Medical Terms**

[QuartzBenefits.com/Glossary](https://www.QuartzBenefits.com/Glossary)

Look up the meanings of common insurance and medical words.

### **Health Plans 101**

[QuartzBenefits.com/HealthPlan101](https://www.QuartzBenefits.com/HealthPlan101)

Review the basics of how health insurance works in easy-to-understand language.

### **Member Rights and Responsibilities**

[QuartzBenefits.com/MemberRights](https://www.QuartzBenefits.com/MemberRights)

As a Quartz member, you have the right to be treated with respect. In return, we expect you to be involved in your care and communicate with us, too.

### **Summary of Benefits and Coverage**

[ChooseQuartz.com](https://www.ChooseQuartz.com)

Find detailed information about your health insurance benefits.



## Notice of Non-Discrimination and Availability of Language Assistance Services and Auxiliary Aids and Services

Quartz is the brand name for a group of companies committed to your health: Quartz Health Benefit Plans Corporation, Quartz Health Insurance Corporation, Quartz Health Plan Corporation, and Quartz Health Plan MN Corporation. These companies are separate legal entities. In this notice, "we" refers to all Quartz companies.

For assistance understanding these materials in a language other than English, call (800) 362-3310, and a Customer Success representative will assist you. TTY users should call 711 or (800) 877-8973.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (includes sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity; and sex stereotypes). Quartz does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate effectively with us and to participate in health programs or activities, such as -

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We provide free language services to people whose primary language is not English, such as -

- Qualified interpreters
- Information written in other languages.

If you need these services, contact Customer Success at (800) 362-3310.

If you believe we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with-

Chief Compliance Officer  
 2650 Novation Parkway  
 Fitchburg, WI 53713  
 Phone: (800) 362-3310  
 TTY: 711 or toll-free (800) 877-8973  
 Fax: (608) 644-3500  
 Email: AppealsSpecialists@QuartzBenefits.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Chief Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf) or by mail or phone at:

U.S. Department of Health and Human Services  
 200 Independence Avenue, SW  
 Room 509F, HHH Building Washington, D.C. 20201  
 (800) 368-1019; (800) 537-7697 (TDD)

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html). Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace® in certain states. To learn more, visit the Health Insurance Marketplace® at [HealthCare.gov](http://HealthCare.gov).

**ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call (800) 362-3310, TTY: 711 / (800) 877-8973.**

<b>Spanish</b> - ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (800) 362-3310. TTY: 711 / (800) 877-8973 o hable con su proveedor.
<b>Chinese</b> - 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 (800) 362-3310. TTY: 711 / (800) 877-8973 或咨询您的服务提供商。
<b>Hmong</b> - LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntwv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau (800) 362-3310. TTY: 711 / (800) 877-8973 los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.
<b>Russian</b> - ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону (800) 362-3310. TTY: 711 / (800) 877-8973 или обратитесь к своему поставщику услуг.
<b>Vietnamese</b> - LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (800) 362-3310. TTY: 711 / (800) 877-8973 hoặc trao đổi với người cung cấp dịch vụ của bạn.





Customer Success

**(844) 644-3455 (TTY: 711)**

Monday – Thursday, 7 a.m. – 6 p.m.

Friday, 7 a.m. – 5 p.m.

**[ChooseQuartz.com](https://www.ChooseQuartz.com)**