

	Gold						
	Gold 1401 Value Tier Rx	Gold 1402 Maintenance Value Tier Rx	Gold I403 HSA	Gold 1410 Standard	Gold 1420		
Deductible (Single/Family)	\$2,500/\$5,000	\$500/\$1,000	\$3,500/\$7,000	\$1,500/\$3,000	\$1,000/\$2,000		
Coinsurance	30%	0%	0%	25%	40%		
MOOP (Single/Family)	\$7,000/\$14,000	\$9,000/\$18,000	\$3,500/\$7,000	\$8,700/\$17,400	\$8,500/\$17,000		
Virtual Visit	\$0	\$0	Ded & Coins	\$30	\$0		
PCP/Specialist Visit	\$30/\$60	\$35/\$70	Ded & Coins	\$30/\$60	\$15/\$90		
Lab/X-ray	\$30/\$60	\$35/\$70	Ded & Coins	Ded & Coins	\$30/\$90		
Hospital (Inpatient/ Outpatient)	Ded & Coins	\$2,500/day IP Ded & Coins OP	Ded & Coins	Ded & Coins	Ded & Coins		
Urgent Care	\$60	\$70	Ded & Coins	\$45	\$90		
Emergency Room	\$500	\$500	Ded & Coins	Ded & Coins	\$500		
Pharmacy	\$5/\$10/\$40/ 50% Coins/ Ded & 60% Coins ¹	\$5/\$10/\$40/ 50%/60%1	Ded & Coins ²	\$15/\$30/\$60/ \$250	\$1,250 Deductible, \$0/\$10/\$45/ 50%/Ded & 60% ¹		
DME	30% Coins	0% Coins	Ded & Coins	25% Coins	40% Coins		
Dental & Vision	No	Optional add on	No	Optional add on	No		

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

- 2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.
- 3. Applies to the first three office visits with PCP then deductible and coinsurance.

MOOP = Maximum-Out-of-Pocket

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. QA01999_0823

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	Silver					
	Silver I303	Silver I304 HSA	Silver I308	Silver 1309 Standard	Silver 1320	
Deductible (Single/Family)	\$7,000/\$14,000	\$5,500/\$11,000	\$0/\$0	\$5,900/\$11,800	\$2,500/\$5,000	
Coinsurance	50%	0%	50%	40%	50%	
MOOP (Single/Family)	\$9,100/\$18,200	\$5,500/\$11,000	\$9,400/\$18,800	\$9,100/\$18,200	\$9,400/\$18,800	
Virtual Visit	\$0	Ded & Coins	\$0	\$40	\$0	
PCP/Specialist Visit	\$50/\$100	Ded & Coins	\$50/\$100	\$40/\$80	\$20/\$100	
Lab/X-ray	\$60/\$120	Ded & Coins	\$50/\$100	Ded & Coins	\$40/\$100	
Hospital (Inpatient/ Outpatient)	Ded & Coins	Ded & Coins	\$1,500/day IP \$400 OP \$500 MRI/PET/CAT	Ded & Coins	Ded & Coins	
Urgent Care	\$100	Ded & Coins	\$100	\$60	\$100	
Emergency Room	\$1,000	Ded & Coins	\$1,200	Ded & Coins	\$1,250	
Pharmacy	\$10/\$35/\$150/ 50%/Ded & 60% ¹	Ded & Coins ²	\$10/\$35/\$150/ \$300/\$6001	\$20/\$40/Ded & \$80/Ded & \$350	\$2,500 Deductible, \$0/\$35/\$150/ Ded & 50% / Ded & 60% ¹	
DME	50% Coins	Ded & Coins	50% Coins	40% Coins	50% Coins	
Dental & Vision	No	No	Optional add on	No	Optional add on	

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

- 2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.
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		Catastrophic				
	Bronze I201	Bronze I203 HSA	Bronze I204	Bronze I205	Bronze I206 Standard	Catastrophic I101
Deductible (Single/Family)	\$9,400/\$18,800	\$7,250/\$14,500	\$3,000/\$6,000	\$0/\$0	\$7,500/\$15,000	\$9,450/\$18,900
Coinsurance	50%	0%	50%	50%	50%	0%
MOOP (Single/Family)	\$9,450/\$18,900	\$7,250/\$14,500	\$9,000/\$18,000	\$9,450/\$18,900	\$9,400/\$18,800	\$9,450/\$18,900
Virtual Visit	\$0	Ded & Coins	\$0	\$0	\$50	Ded & Coins
PCP/Specialist Visit	\$80/Ded & Coins	Ded & Coins	\$75/\$150	\$75/\$155	\$50/\$100	Ded & Coins ³
Lab/X-ray	Ded & Coins	Ded & Coins	\$75/\$150	\$75/\$155	Ded & Coins	Ded & Coins
Hospital (Inpatient/ Outpatient)	Ded & Coins	Ded & Coins	Ded & Coins	\$3,000/day IP \$2,000 OP \$1,000 MRI/PET/CAT	Ded & Coins	Ded & Coins
Urgent Care	Ded & Coins	Ded & Coins	\$150	\$155	\$75	Ded & Coins
Emergency Room	Ded & Coins	Ded & Coins	Ded & Coins	\$1,500	Ded & Coins	Ded & Coins
Pharmacy	\$15/\$35/\$200/ Ded & 50%/ Ded & 50% ¹	Ded & Coins ²	\$15/\$35/\$160/ Ded & 70% /60% ¹	\$15/\$35/\$180/ \$1,750 Ded & 50% Coins/\$1,750 Ded & 50% Coins ¹	\$25/Ded & \$50/Ded & \$100/Ded & \$500	Ded & Coins ²
DME	50% Coins	Ded & Coins	50% Coins	50% Coins	50% Coins	Ded & Coins
Dental & Vision	No	No	Optional add on	Optional add on	No	No

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

- 2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.
- 3. Applies to the first three office visits with PCP then deductible and coinsurance.

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	Silver Cost Sharing Reduction (CSR) 100-150%						
	Silver 1303-06	Silver 1304-06 Deductible	Silver 1308-06	Silver Standard 1309-06	Silver 1320-06		
Deductible (Single/Family)	\$0/\$0	\$525/\$1,050	\$0/\$0	\$0/\$0	\$250/\$500		
Coinsurance	50%	0%	50%	25%	50%		
MOOP (Single/Family)	\$1,400/\$2,800	\$525/\$1,050	\$1,250/\$2,500	\$1,800/\$3,600	\$900/\$1,800		
Virtual Visit	\$0	Ded & Coins	\$0	\$0	\$0		
PCP/Specialist Visit	\$5/\$10	Ded & Coins	\$0/\$10	\$0/\$10	\$10/\$20		
Lab/X-ray	\$5/\$10	Ded & Coins	\$10/\$10	25% Coins	\$10/\$20		
Hospital (Inpatient/ Outpatient)	50% Coins	Ded & Coins	\$125/day IP \$100 OP \$100 MRI/PET/CAT	25% Coins	Ded & Coins		
Urgent Care	\$10	Ded & Coins	\$10	\$5	\$20		
Emergency Room	\$50	Ded & Coins	\$50	25% Coins	\$35		
Pharmacy	\$0/\$5/\$15/ 50%/60%1	Ded & Coins ²	\$0/\$5/\$15/ \$100/\$2001	\$0/\$15/\$50/\$150	\$250 Deductible \$0/\$5/\$15/ Ded & 50%/ Ded & 60% ¹		
DME	50% Coins	Ded & Coins	50% Coins	25% Coins	50% Coins		
Dental & Vision	No	No	Optional add on	No	Optional add on		

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

- 2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.
- 3. Applies to the first three office visits with PCP then deductible and coinsurance.

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	Silver Cost Sharing Reduction (CSR) 150-200%						
	Silver 1303-05	Silver 1304-05 Deductible	Silver 1308-05	Silver Standard 1309-05	Silver 1320-05		
Deductible (Single/Family)	\$1,500/\$3,000	\$1,700/\$3,400	\$0/\$0	\$700/\$1,400	\$1,250/\$2,500		
Coinsurance	50%	0%	50%	30%	50%		
MOOP (Single/Family)	\$3,000/\$6,000	\$1,700/\$3,400	\$3,000/\$6,000	\$3,000/\$6,000	\$2,500/\$5,000		
Virtual Visit	\$0	Ded & Coins	\$0	\$20	\$0		
PCP/Specialist Visit	\$20/\$50	Ded & Coins	\$25/\$60	\$20/\$40	\$10/\$45		
Lab/X-ray	\$25/\$50	Ded & Coins	\$25/\$60	Ded & Coins	\$20/\$45		
Hospital (Inpatient/ Outpatient)	Ded & Coins	Ded & Coins	\$300/day IP \$300 OP \$400 MRI/PET/CAT	Ded & Coins	Ded & Coins		
Urgent Care	\$20	Ded & Coins	\$60	\$30	\$45		
Emergency Room	\$100	Ded & Coins	\$250	Ded & Coins	\$80		
Pharmacy	\$5/\$10/\$20/50%/ Ded & 60%'	Ded & Coins ²	\$5/\$10/\$20/ \$250/\$4001	\$10/\$20/Ded & \$60/Ded & \$250	\$1,250 Deductible \$0/\$10/\$20/ Ded & 50%/ Ded & 60% ¹		
DME	50% Coins	Ded & Coins	50% Coins	30% Coins	50% Coins		
Dental & Vision	No	No	Optional add on	No	Optional add on		

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

- 2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.
- 3. Applies to the first three office visits with PCP then deductible and coinsurance.

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	Silver Cost Sharing Reduction (CSR) 200-250%						
	Silver 1303-04	Silver I304-04 HSA	Silver 1308-04	Silver Standard 1309-04	Silver 1320-04		
Deductible (Single/Family)	\$7,000/\$14,000	\$4,500/\$9,000	\$0/\$0	\$5,700/\$11,400	\$2,250/\$4,500		
Coinsurance	50%	0%	50%	40%	50%		
MOOP (Single/Family)	\$7,550/\$15,100	\$4,500/\$9,000	\$7,550/\$15,100	\$7,200/\$14,400	\$7,550/\$15,100		
Virtual Visit	\$0	Ded & Coins	\$0	\$40	\$0		
PCP/Specialist Visit	\$50/\$100	Ded & Coins	\$45/\$90	\$40/\$80	\$20/\$100		
Lab/X-ray	\$60/\$120	Ded & Coins	\$45/\$90	Ded & Coins	\$40/\$100		
Hospital (Inpatient/ Outpatient)	Ded & Coins	Ded & Coins	\$1,500/day IP \$400 OP \$500 MRI/PET/CAT	Ded & Coins	Ded & Coins		
Urgent Care	\$100	Ded & Coins	\$90	\$60	\$100		
Emergency Room	\$1,000	Ded & Coins	\$1,200	Ded & Coins	\$1,250		
Pharmacy	\$10/\$35/\$80/ 50%/Ded & 60% ¹	Ded & Coins ²	\$10/\$35/\$150/ \$300/\$5001	\$20/\$40/Ded & \$80/Ded & \$350	\$2,250 Deductible \$0/\$35/\$150/ Ded & 50%/ Ded & 60% ¹		
DME	50% Coins	Ded & Coins	50% Coins	40% Coins	50% Coins		
Dental & Vision	No	No	Optional add on	No	Optional add on		

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.

 Applies to the first three office visits with PCP then deductible and coinsurance. MOOP = Maximum-Out-of-Pocket



	Platinum - Direct	Silver – Direct				
	Platinum 1501	Silver I303	Silver I304 HSA	Silver I308	Silver 1320 (New)	
Deductible (Single/Family)	\$0/\$0	\$7,000/\$14,000	\$5,500/\$11,000	\$0/\$0	\$2,500/\$5,000	
Coinsurance	20%	50%	0%	50%	50%	
MOOP (Single/Family)	\$2,000/\$4,000	\$9,100/\$18,200	\$5,500/\$11,000	\$9,400/\$18,800	\$9,400/\$18,800	
Virtual Visit	\$0	\$0	Ded & Coins	\$0	\$0	
PCP/Specialist Visit	\$20/\$45	\$50/\$100	Ded & Coins	\$50/\$100	\$20/\$100	
Lab/X-ray	\$20/\$40	\$60/\$120	Ded & Coins	\$50/\$100	\$40/\$100	
Hospital (Inpatient/ Outpatient)	20% Coins	Ded & Coins	Ded & Coins	\$1,500/day IP \$400 OP \$500 MRI/PET/CAT	Ded & Coins	
Urgent Care	\$45	\$100	Ded & Coins	\$100	\$100	
Emergency Room	\$150	\$1,000	Ded & Coins	\$1,200	\$1,250	
Pharmacy	\$5/\$10/\$25/ 50%/60%1	\$10/\$35/\$150/ 50%/Ded & 60% ¹	Ded & Coins ²	\$10/\$35/\$150/ \$300/\$6001	\$2,500 Deductible, \$0/\$35/\$150/ Ded & 50%/ Ded & 60% ¹	
DME	20% Coins	50% Coins	Ded & Coins	50% Coins	50% Coins	
Dental & Vision	Optional add on	No	No	Optional add on	Optional add on	

1. Value Tier Rx plan. These plans have a reduced copay for eligible maintenance medications.

- 2. Safe Harbor Prescription Drug List available plan. These plans have a list of prescriptions that have 100% coverage with \$0 out-of-pocket costs.
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