

plan options – Illinois 2024

| | Gold | | | | | |
|-------------------------------------|--|--|--------------------------|--------------------------|---|--|
| | Gold 1401 | Gold 1402 Maintenance | Gold I403 HSA | Gold 1410 Standard | Gold I420 (New) | |
| 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 | |

Please note:

- Quartz One network is available in Jo Daviess, Lee, Stephenson, Caroll, and Ogle counties
- Quartz Performance network is available in Boone and Winnebago counties. It includes all Quartz One providers except Freeport Health Network (FHN) and SSM Monroe.
- 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



plan options - Illinois 2024

| | Silver | | | | | |
|-------------------------------------|--|--------------------------|---|---|---|--|
| | Silver 1303 | Silver I304 HSA | Silver 1308 | Silver Standard 1309 | 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/\$600 ¹ | \$20/\$40/ Ded & \$80/ Ded & \$350 ¹ | \$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 | |

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plan options – Illinois 2024

| | | Catastrophic | | | | |
|--|--|--------------------------|--|--|---|--------------------------|
| | Bronze I201 | Bronze I203 HSA | Bronze I204 | Bronze I205 | Bronze I206 Standard | Catastrophic 1101 |
| Deductible (Single/Family) | \$9,400/\$18,800 | \$7,250/\$14,500 | \$5,000/\$10,000 | \$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 | \$9,450/\$18,900 | \$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 | \$85/\$250 | \$75/\$155 | \$50/\$100 | Ded & Coins ³ |
| Lab/X-ray | Ded & Coins | Ded & Coins | \$100/\$250 | \$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 | \$250 | \$155 | \$75 | Ded & Coins |
| Emergency Room | Ded & Coins | Ded & Coins | Ded & Coins | \$1,500 | Ded & Coins | Ded & Coins |
| Pharmacy | \$15/\$35/\$200/ \$500/\$750 ¹ | Ded & Coins ² | \$15/\$35/\$160/ \$750/\$1,250 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 |

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 except Freeport Health Network (FHN) and SSM Monroe.
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plan options – Illinois 2024

| | 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/\$200 ¹ | \$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 | |

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plan options – Illinois 2024

| | 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% ¹ | Ded & Coins ² | \$5/\$10/\$20/ \$250/\$400 ¹ | \$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 | |

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plan options – Illinois 2024

| | Silver Cost Sharing Reduction (CSR) 200-250% | | | | |
|-------------------------------------|---|--------------------------|---|--|---|
| | Silver 1303-04 | Silver I304-04 HSA | Silver 1308-04 | Silver Standard 1309-04 | Silver I320-04 |
| 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/\$500 ¹ | \$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 |

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plan options – Illinois 2024

| | Platinum - Direct | Silver - Direct | | | | | |
|-------------------------------------|---|--|--------------------------|---|--|--|--|
| | Platinum 1501 | Silver 1303 | Silver I304 HSA | Silver 1308 | Silver 1320 | | |
| 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/ \$75/\$150 ¹ | \$10/\$35/\$150/ 50%/Ded & 60% ¹ | Ded & Coins ² | \$10/\$35/\$150/ \$300/\$600 ¹ | \$2,500 Deductible, \$0/\$35/\$150/ Ded & 50%/ Ded & 60% ¹ | | |
| DME | 20% Coins | 50% Coins | Ded & Coins | 50% Coins | 50% Coins | | |
| Dental & Vision | No | No | Optional add on | No | Optional add on | | |

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