

Gold

\$4,000 DED • ON & OFF EXCHANGE



OOP costs

Single deductible	\$4,000
Family deductible	\$8,000
Coinsurance	30%
Medical max out-of-pocket single	\$9,000
Medical max out-of-pocket family	\$16,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$35
Mental/Behavioral health visit	\$35
Office visit - Specialty	\$80
Urgent care	\$80
Lab	\$35
X-ray	\$80

Hospital services

Emergency room	\$600
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
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HSA-eligible

No

Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing plans – cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Gold plans.

Gold

MAINTENANCE \$700 DED • ON & OFF EXCHANGE



OOP costs

Single deductible	\$700
Family deductible	\$1,400
Coinsurance	0%
Medical max out-of-pocket single	\$9,300
Medical max out-of-pocket family	\$18,600

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$80
Urgent care	\$75
Lab	\$40
X-ray	\$80

Hospital services

Emergency room	\$550
Hospital IP	\$2,500/day
Mental/Behavioral health IP	\$2,500/day
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	60%

Other benefits/services

MRI/PET/CAT	Ded & \$150
PT/OT/ST	Ded & \$50
DME	Coins
Skilled nursing	\$2,500/day
Dental & vision	Optional buy-up

HSA-eligible

No

Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing plans – cost may incur
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Gold plans.

Gold

STANDARD EASY PRICING • ON & OFF EXCHANGE



OOP costs

Single deductible	\$2,000
Family deductible	\$4,000
Coinsurance	25%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400

Office visits

Virtual visits (PCP/BH/UC)	\$30
Office visit PCP	\$30
Mental/Behavioral health visit	\$30
Office visit - Specialty	\$60
Urgent care	\$45
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$15
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	\$60
Tier 4 (Specialty drugs)	\$250

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$30
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
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HSA-eligible

No

Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing plans – cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Gold plans.

Silver

\$8,000 DED • ON & OFF EXCHANGE



OOP costs

Single deductible	\$8,000
Family deductible	\$16,000
Coinsurance	50%
Medical max out-of-pocket single	\$9,900
Medical max out-of-pocket family	\$19,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$60
X-ray	\$120

Hospital services

Emergency room	\$1,000
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$9,000 DED • ON & OFF EXCHANGE



OOP costs

Single deductible	\$9,000
Family deductible	\$18,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,250
Medical max out-of-pocket family	\$20,500

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$30
Mental/Behavioral health visit	\$60
Office visit - Specialty	\$90
Urgent care	\$90
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

STANDARD EASY PRICING • ON & OFF EXCHANGE



OOP costs

Single deductible	\$6,000
Family deductible	\$12,000
Coinsurance	40%
Medical max out-of-pocket single	\$8,900
Medical max out-of-pocket family	\$17,800

Office visits

Virtual visits (PCP/BH/UC)	\$40
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$80
Urgent care	\$60
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$20
Tier 1 (Generics)	\$20
Tier 2 (Preferred brand)	\$40
Tier 3 (Non-preferred drugs)	Ded & \$80
Tier 4 (Specialty drugs)	Ded & \$350

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$40
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$150 DED CSR 94 • ON EXCHANGE



OOP costs

Single deductible	\$150
Family deductible	\$300
Coinsurance	50%
Medical max out-of-pocket single	\$1,400
Medical max out-of-pocket family	\$2,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$5
Mental/Behavioral health visit	\$5
Office visit - Specialty	\$10
Urgent care	\$10
Lab	\$5
X-ray	\$10

Hospital services

Emergency room	\$100
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$5
Tier 2 (Preferred brand)	\$25
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$200 DED CSR 94 • ON EXCHANGE



OOP costs

Single deductible	\$200
Family deductible	\$400
Coinsurance	10%
Medical max out-of-pocket single	\$2,100
Medical max out-of-pocket family	\$4,200

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$5
Mental/Behavioral health visit	\$5
Office visit - Specialty	\$15
Urgent care	\$15
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$5
Tier 2 (Preferred brand)	\$25
Tier 3 (Non-preferred drugs)	20%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

STANDARD EASY PRICING CSR 94 • ON EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	25%
Medical max out-of-pocket single	\$2,200
Medical max out-of-pocket family	\$4,400

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$0
Mental/Behavioral health visit	\$0
Office visit - Specialty	\$10
Urgent care	\$5
Lab	Coins
X-ray	Coins

Hospital services

Emergency room	Coins
Hospital IP	Coins
Mental/Behavioral health IP	Coins
Hospital OP	Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$0
Tier 2 (Preferred brand)	\$15
Tier 3 (Non-preferred drugs)	\$50
Tier 4 (Specialty drugs)	\$150

Other benefits/services

MRI/PET/CAT	Coins
PT/OT/ST	\$0
DME	Coins
Skilled nursing	Coins

Dental & vision Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$1,150 DED CSR 87 • ON EXCHANGE



OOP costs

Single deductible	\$1,150
Family deductible	\$2,300
Coinsurance	20%
Medical max out-of-pocket single	\$3,500
Medical max out-of-pocket family	\$7,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$15
Mental/Behavioral health visit	\$20
Office visit - Specialty	\$45
Urgent care	\$45
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	30%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$1,500 DED CSR 87 • ON EXCHANGE



OOP costs

Single deductible	\$1,500
Family deductible	\$3,000
Coinsurance	50%
Medical max out-of-pocket single	\$2,750
Medical max out-of-pocket family	\$5,500

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$75
Urgent care	\$75
Lab	\$40
X-ray	\$75

Hospital services

Emergency room	\$400
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

STANDARD EASY PRICING CSR 87 • ON EXCHANGE



OOP costs

Single deductible	\$700
Family deductible	\$1,400
Coinsurance	30%
Medical max out-of-pocket single	\$3,300
Medical max out-of-pocket family	\$6,600

Office visits

Virtual visits (PCP/BH/UC)	\$20
Office visit PCP	\$20
Mental/Behavioral health visit	\$20
Office visit - Specialty	\$40
Urgent care	\$30
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$20
Tier 3 (Non-preferred drugs)	Ded & \$60
Tier 4 (Specialty drugs)	Ded & \$250

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$20
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$5,500 DED CSR 73 • ON EXCHANGE



OOP costs

Single deductible	\$5,500
Family deductible	\$11,000
Coinsurance	40%
Medical max out-of-pocket single	\$8,400
Medical max out-of-pocket family	\$16,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$30
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$90
Urgent care	\$90
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$100
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

\$7,000 DED CSR 73 • ON EXCHANGE



OOP costs

Single deductible	\$7,000
Family deductible	\$14,000
Coinsurance	50%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$60
X-ray	\$120

Hospital services

Emergency room	\$1,000
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$80
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Silver

STANDARD EASY PRICING CSR 73 • ON EXCHANGE



OOP costs

Single deductible	\$3,000
Family deductible	\$6,000
Coinsurance	40%
Medical max out-of-pocket single	\$7,400
Medical max out-of-pocket family	\$14,800

Office visits

Virtual visits (PCP/BH/UC)	\$40
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$80
Urgent care	\$60
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$20
Tier 1 (Generics)	\$20
Tier 2 (Preferred brand)	\$40
Tier 3 (Non-preferred drugs)	Ded & \$80
Tier 4 (Specialty drugs)	Ded & \$350

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$40
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans - cost may incur.
- **Standard "Easy Pricing" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to all Silver plans.

Bronze

\$0 MEDICAL DED • ON & OFF EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$10,400
Medical max out-of-pocket family	\$20,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit - Specialty	\$160
Urgent care	\$175
Lab	\$100
X-ray	\$200

Hospital services

Emergency room	\$1,500
Hospital IP	\$3,000/day
Mental/Behavioral health IP	\$3,000/day
Hospital OP	\$2,000

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$200
Tier 3 (Non-preferred drugs)	\$2,250 Ded & 50%
Tier 4 (Specialty drugs)	\$2,250 Ded & 50%

Other benefits/services

MRI/PET/CAT	\$1,000
PT/OT/ST	\$155
DME	Coins
Skilled nursing	\$3,000/day

Dental & vision

Dental & vision	Optional buy-up
HSA-eligible	Yes

Plan benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze and Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans – cost may incur.
- **Standard “Easy Pricing” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to most Bronze plans.

Bronze

\$10,150 DED • ON & OFF EXCHANGE



OOP costs

Single deductible	\$10,150
Family deductible	\$20,300
Coinsurance	50%
Medical max out-of-pocket single	\$10,600
Medical max out-of-pocket family	\$21,200

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$250
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Not available

HSA-eligible Yes

Plan benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze and Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans – cost may incur.
- **Standard “Easy Pricing” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to most Bronze plans.

Bronze

STANDARD EASY PRICING • ON & OFF EXCHANGE



OOP costs

Single deductible	\$7,500
Family deductible	\$15,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,000
Medical max out-of-pocket family	\$20,000

Office visits

Virtual visits (PCP/BH/UC)	\$50
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$75
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$25
Tier 1 (Generics)	\$25
Tier 2 (Preferred brand)	Ded & \$50
Tier 3 (Non-preferred drugs)	Ded & \$100
Tier 4 (Specialty drugs)	Ded & \$500

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$50
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision

HSA-eligible	Optional buy-up Yes
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Plan benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze and Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Pricing Plans – cost may incur.
- **Standard “Easy Pricing” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Pricing,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental & vision.** Ability to add dental and adult vision benefits to most Bronze plans.

Catastrophic

ON & OFF EXCHANGE



OOP costs

Single deductible	\$10,600
Family deductible	\$21,200
Coinsurance	0%
Medical max out-of-pocket single	\$10,600
Medical max out-of-pocket family	\$21,200

Office visits

Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins

Prescription drug benefits

Pharmacy	Ded & Coins
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Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins

Dental & vision	Not available
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HSA-eligible	Yes
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Plan benefit highlights

The Quartz Catastrophic Plan is a good option for individuals who do not anticipate using many health care services but want to protect themselves in the event of an accident, injury, or unexpected serious illness.

Quartz Catastrophic Plan includes a \$0 cost-share for the first three visits to the individual's primary care provider (PCP).

Gold

\$1,500 MEDICAL DED DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$1,500
Family deductible	\$3,000
Coinsurance	40%
Medical max out-of-pocket single	\$9,250
Medical max out-of-pocket family	\$18,500

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$25
Mental/Behavioral health visit	\$25
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$40
X-ray	\$100

Hospital services

Emergency room	\$500
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$55
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	\$1,250 Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Silver

\$0 DED DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$9,900
Medical max out-of-pocket family	\$19,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$55
Mental/Behavioral health visit	\$55
Office visit - Specialty	\$110
Urgent care	\$110
Lab	\$55
X-ray	\$110

Hospital services

Emergency room	\$1,200
Hospital IP	\$1,500/day
Mental/Behavioral health IP	\$1,500/day
Hospital OP	\$500

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	\$300
Tier 4 (Specialty drugs)	\$600

Other benefits/services

MRI/PET/CAT	\$500
PT/OT/ST	\$110
DME	Coins
Skilled nursing	\$1,500/day

Dental & vision Optional buy-up

HSA-eligible No

Silver

\$3,500 MEDICAL DED DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$3,500
Family deductible	\$7,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,500
Medical max out-of-pocket family	\$21,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$20
Mental/Behavioral health visit	\$20
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$40
X-ray	\$100

Hospital services

Emergency room	\$1,250
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	\$2,500 Ded & 50%
Tier 4 (Specialty drugs)	\$2,500 Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$100
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible No

Silver

\$5,950 HSA DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$5,950
Family deductible	\$11,900
Coinsurance	0%
Medical max out-of-pocket single	\$5,950
Medical max out-of-pocket family	\$11,900

Office visits

Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	Ded & Coins
Tier 1 (Generics)	Ded & Coins
Tier 2 (Preferred brand)	Ded & Coins
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins

Dental & vision	Not available
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HSA-eligible	Yes
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Bronze

\$5,000 DED DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$5,000
Family deductible	\$10,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,000
Medical max out-of-pocket family	\$20,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit - Specialty	\$150
Urgent care	\$150
Lab	\$75
X-ray	\$150

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$180
Tier 3 (Non-preferred drugs)	Ded & 70%
Tier 4 (Specialty drugs)	60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible Yes

Bronze

\$8,200 HSA DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$8,200
Family deductible	\$16,400
Coinsurance	0%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400

Office visits

Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	Ded & Coins
Tier 1 (Generics)	Ded & Coins
Tier 2 (Preferred brand)	Ded & Coins
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins

Dental & vision	Not available
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HSA-eligible	Yes
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Bronze

\$10,000 DED DIRECT • OFF EXCHANGE



OOP costs

Single deductible	\$10,000
Family deductible	\$20,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,100
Medical max out-of-pocket family	\$20,200

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$250
Tier 3 (Non-preferred drugs)	Ded & 50%
Tier 4 (Specialty drugs)	Ded & 50%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental & vision Optional buy-up

HSA-eligible Yes

Gold

GOLD \$4,000 DED (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$4,000
Family deductible	\$8,000
Coinsurance	30%
Medical max out-of-pocket single	\$8,000
Medical max out-of-pocket family	\$16,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$35
Mental/Behavioral health visit	\$35
Office visit - Specialty	\$80
Urgent care	\$80
Lab	\$35
X-ray	\$80

Hospital services

Emergency room	\$600
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up

HSA-eligible

Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Gold plans.

Gold

MAINTENANCE \$700 DED (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$700
Family deductible	\$1,400
Coinsurance	0%
Medical max out-of-pocket single	\$9,300
Medical max out-of-pocket family	\$18,600

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$80
Urgent care	\$75
Lab	\$40
X-ray	\$80

Hospital services

Emergency room	\$550
Hospital IP	\$2,500/day
Mental/Behavioral health IP	\$2,500/day
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	60%

Other benefits/services

MRI/PET/CAT	Ded & \$150
PT/OT/ST	Ded & \$50
DME	Coins
Skilled nursing	\$2,500/day

Dental

Dental	Optional buy-up
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HSA-eligible

HSA-eligible	No
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Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Gold plans.

Gold

EASY COMPARE GOLD FLAT RX COPAYS (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$2,000
Family deductible	\$4,000
Coinsurance	20%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400

Office visits

Virtual visits (PCP/BH/UC)	\$30
Office visit PCP	\$0 first 4 visits, then \$30
Mental/Behavioral health visit	\$0 first 4 visits, then \$30
Office visit - Specialty	\$70
Urgent care	\$50
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$15
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	\$90
Tier 4 (Specialty drugs)	\$360

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$35
DME	Coins
Skilled nursing	Ded & Coins

Dental

Dental	Optional buy-up
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HSA-eligible

HSA-eligible	No
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Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-of-pocket expenses when seeking care. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Gold plans.

Silver

\$0 DED FLAT RX COPAYS (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$9,900
Medical max out-of-pocket family	\$19,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$55
Mental/Behavioral health visit	\$55
Office visit - Specialty	\$110
Urgent care	\$110
Lab	\$55
X-ray	\$110

Hospital services

Emergency room	\$1,200
Hospital IP	\$1,500/day
Mental/Behavioral health IP	\$1,500/day
Hospital OP	\$500

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	\$300
Tier 4 (Specialty drugs)	\$600

Other benefits/services

MRI/PET/CAT	\$500
PT/OT/ST	\$110
DME	Coins
Skilled nursing	\$1,500/day

Dental Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$8,000 DED (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$8,000
Family deductible	\$16,000
Coinsurance	50%
Medical max out-of-pocket single	\$9,900
Medical max out-of-pocket family	\$19,800

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$60
X-ray	\$120

Hospital services

Emergency room	\$1,000
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

EASY COMPARE SILVER (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$4,500
Family deductible	\$9,000
Coinsurance	30%
Medical max out-of-pocket single	\$9,200
Medical max out-of-pocket family	\$18,400

Office visits

Virtual visits (PCP/BH/UC)	\$40
Office visit PCP	\$0 first 4 visits, then \$40
Mental/Behavioral health visit	\$0 first 4 visits, then \$40
Office visit - Specialty	\$100
Urgent care	\$75
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$20
Tier 1 (Generics)	\$20
Tier 2 (Preferred brand)	\$40
Tier 3 (Non-preferred drugs)	\$120
Tier 4 (Specialty drugs)	\$480

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$50
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans – cost may incur.
- **Standard “Easy Compare” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$0 DED FLAT RX COPAYS (VISION) CSR 94 • ON EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$1,500
Medical max out-of-pocket family	\$3,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$5
Mental/Behavioral health visit	\$5
Office visit - Specialty	\$10
Urgent care	\$10
Lab	\$10
X-ray	\$10

Hospital services

Emergency room	\$125
Hospital IP	\$125/day
Mental/Behavioral health IP	\$125/day
Hospital OP	\$125

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$5
Tier 2 (Preferred brand)	\$25
Tier 3 (Non-preferred drugs)	\$100
Tier 4 (Specialty drugs)	\$200

Other benefits/services

MRI/PET/CAT	\$125
PT/OT/ST	\$10
DME	Coins
Skilled nursing	\$125/day

Dental Optional buy-up

HSA-eligible No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$500 DED (VISION) CSR 94 • ON EXCHANGE



OOP costs

Single deductible	\$500
Family deductible	\$1,000
Coinsurance	50%
Medical max out-of-pocket single	\$1,500
Medical max out-of-pocket family	\$3,000

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$5
Mental/Behavioral health visit	\$5
Office visit - Specialty	\$10
Urgent care	\$10
Lab	\$10
X-ray	\$20

Hospital services

Emergency room	\$100
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$5
Tier 2 (Preferred brand)	\$25
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

EASY COMPARE SILVER (VISION) CSR 94 • ON EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	15%
Medical max out-of-pocket single	\$2,000
Medical max out-of-pocket family	\$4,000

Office visits

Virtual visits (PCP/BH/UC)	\$10
Office visit PCP	\$0 first 4 visits, then \$10
Mental/Behavioral health visit	\$0 first 4 visits, then \$10
Office visit - Specialty	\$30
Urgent care	\$20
Lab	Coins
X-ray	Coins

Hospital services

Emergency room	Coins
Hospital IP	Coins
Mental/Behavioral health IP	Coins
Hospital OP	Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$5
Tier 2 (Preferred brand)	\$10
Tier 3 (Non-preferred drugs)	\$50
Tier 4 (Specialty drugs)	\$150

Other benefits/services

MRI/PET/CAT	Coins
PT/OT/ST	\$15
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans – cost may incur.
- **Standard “Easy Compare” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$0 DED FLAT RX COPAYS (VISION) CSR 87 • ON EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$2,800
Medical max out-of-pocket family	\$5,600

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$70
Urgent care	\$70
Lab	\$40
X-ray	\$70

Hospital services

Emergency room	\$500
Hospital IP	\$500/day
Mental/Behavioral health IP	\$500/day
Hospital OP	\$500

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	\$250
Tier 4 (Specialty drugs)	\$400

Other benefits/services

MRI/PET/CAT	\$500
PT/OT/ST	\$70
DME	Coins
Skilled nursing	\$500/day

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$1,500 DED (VISION) CSR 87 • ON EXCHANGE



OOP costs

Single deductible	\$1,500
Family deductible	\$3,000
Coinsurance	50%
Medical max out-of-pocket single	\$2,750
Medical max out-of-pocket family	\$5,500

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$75
Urgent care	\$75
Lab	\$40
X-ray	\$75

Hospital services

Emergency room	\$400
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

EASY COMPARE SILVER (VISION) CSR 87 • ON EXCHANGE



OOP costs

Single deductible	\$450
Family deductible	\$900
Coinsurance	20%
Medical max out-of-pocket single	\$3,350
Medical max out-of-pocket family	\$6,700

Office visits

Virtual visits (PCP/BH/UC)	\$25
Office visit PCP	\$0 first 4 visits, then \$25
Mental/Behavioral health visit	\$0 first 4 visits, then \$25
Office visit - Specialty	\$60
Urgent care	\$45
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$15
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	\$90
Tier 4 (Specialty drugs)	\$360

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$30
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans – cost may incur.
- **Standard “Easy Compare” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$7,000 DED (VISION) CSR 73 • ON EXCHANGE



OOP costs

Single deductible	\$7,000
Family deductible	\$14,000
Coinsurance	50%
Medical max out-of-pocket single	\$8,250
Medical max out-of-pocket family	\$16,500

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$60
X-ray	\$120

Hospital services

Emergency room	\$1,000
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$80
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

\$0 DED FLAT RX COPAYS (VISION) CSR 73 • ON EXCHANGE



OOP costs

Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$50
X-ray	\$100

Hospital services

Emergency room	\$1,200
Hospital IP	\$1,500/day
Mental/Behavioral health IP	\$1,500/day
Hospital OP	\$500

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	\$300
Tier 4 (Specialty drugs)	\$500

Other benefits/services

MRI/PET/CAT	\$500
PT/OT/ST	\$100
DME	Coins
Skilled nursing	\$1,500/day

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Silver

EASY COMPARE SILVER (VISION) CSR 73 • ON EXCHANGE



OOP costs

Single deductible	\$2,500
Family deductible	\$5,000
Coinsurance	30%
Medical max out-of-pocket single	\$8,100
Medical max out-of-pocket family	\$16,200

Office visits

Virtual visits (PCP/BH/UC)	\$40
Office visit PCP	\$0 first 4 visits, then \$40
Mental/Behavioral health visit	\$0 first 4 visits, then \$40
Office visit - Specialty	\$100
Urgent care	\$75
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$20
Tier 1 (Generics)	\$20
Tier 2 (Preferred brand)	\$40
Tier 3 (Non-preferred drugs)	\$120
Tier 4 (Specialty drugs)	\$480

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$50
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	No
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Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSR) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the ACA Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans – cost may incur.
- **Standard “Easy Compare” plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

Bronze

\$8,200 HSA (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$8,200
Family deductible	\$16,400
Coinsurance	0%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400

Office visits

Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit – Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	Ded & Coins
Tier 1 (Generics)	Ded & Coins
Tier 2 (Preferred brand)	Ded & Coins
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins
Dental	Not available

HSA-eligible Yes

Plan benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze and Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans – cost may incur.
- **Standard “Easy Compare” Plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

Bronze

\$10,000 DED (VISION) FLAT RX COPAYS • ON & OFF EXCHANGE



OOP costs

Single deductible	\$10,000
Family deductible	\$20,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,100
Medical max out-of-pocket family	\$20,200

Office visits

Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit – Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$250
Tier 3 (Non-preferred drugs)	\$500
Tier 4 (Specialty drugs)	\$750

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up

HSA-eligible Yes

Plan benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze and Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans – cost may incur.
- **Standard “Easy Compare” Plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers “Easy Compare,” you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

Bronze

EASY COMPARE BRONZE (VISION) • ON & OFF EXCHANGE



OOP costs

Single deductible	\$7,500
Family deductible	\$15,000
Coinsurance	50%
Medical max out-of-pocket single	\$9,700
Medical max out-of-pocket family	\$19,400

Office visits

Virtual visits (PCP/BH/UC)	\$60
Office visit PCP	\$0 first 4 visits, then \$60
Mental/Behavioral health visit	\$0 first 4 visits, then \$60
Office visit - Specialty	\$140
Urgent care	\$100
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins

Prescription drug benefits

\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$25
Tier 1 (Generics)	\$25
Tier 2 (Preferred brand)	Ded & 50%
Tier 3 (Non-preferred drugs)	Ded & 50%
Tier 4 (Specialty drugs)	Ded & 50%

Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$70
DME	Coins
Skilled nursing	Ded & Coins

Dental	Optional buy-up
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HSA-eligible	Yes
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Plan benefit highlights

Quartz Bronze plans are a good option for individuals who want a low monthly premium plan and do not anticipate regular medical expenses. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze and Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" Plans.** These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **4-tier formulary.** Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

Catastrophic

\$10,600 DED (VISION) • OFF EXCHANGE



OOP costs

Single deductible	\$10,600
Family deductible	\$21,200
Coinsurance	0%
Medical max out-of-pocket single	\$10,600
Medical max out-of-pocket family	\$21,200

Office visits

Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins

Hospital services

Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins

Prescription drug benefits

Pharmacy	Ded & Coins
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Other benefits/services

MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins

Dental	Not available
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HSA-eligible	No
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Plan benefit highlights

The Quartz Catastrophic Plan is a good option for individuals who do not anticipate using many health care services but want to protect themselves in the event of an accident, injury, or unexpected serious illness.

Quartz Catastrophic Plan includes a \$0 cost-share for the first three visits to the individual's primary care provider (PCP).