\$4,000 DED • ON & OFF EXCHANGE



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 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 \$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 DME Coins	OOP costs	
Coinsurance30%Medical max out-of-pocket single\$9,000Medical max out-of-pocket family\$16,000Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$35Mental/Behavioral health visit\$35Office visit - Specialty\$80Urgent care\$80Lab\$35X-ray\$80Hospital servicesEmergency roomEmergency room\$600Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$50Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Single deductible	\$4,000
Medical max out-of-pocket single\$9,000Medical max out-of-pocket family\$16,000Office visits\$0Office visit PCP\$35Mental/Behavioral health visit\$35Office visit - Specialty\$80Urgent care\$80Lab\$35X-ray\$80Hospital services***Emergency room\$600Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$50Tier 4 (Specialty drugs)Ded & 60%Other benefits/services**MRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Family deductible	\$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 Mental/Behavioral health IP 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 4 (Specialty drugs) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Ded & Coins	Coinsurance	30%
Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$35Mental/Behavioral health visit\$35Office visit - Specialty\$80Urgent care\$80Lab\$35X-ray\$80Hospital servicesEmergency room\$600Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$50Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Medical max out-of-pocket single	\$9,000
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 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) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Dental & vision Optional buy-up	Medical max out-of-pocket family	\$16,000
Office visit PCP\$35Mental/Behavioral health visit\$35Office visit - Specialty\$80Urgent care\$80Lab\$35X-ray\$80Hospital servicesEmergency room\$600Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$50Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsPT/OT/STDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Office visits	
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 Mental/Behavioral health IP 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% Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visit PCP	\$35
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Mental/Behavioral health visit	\$35
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visit - Specialty	\$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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Urgent care	\$80
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 Optional buy-up	Lab	\$35
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 Optional buy-up	X-ray	\$80
Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) \$5 Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital services	
Mental/Behavioral health IP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Emergency room	\$600
Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital IP	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 Optional buy-up	Mental/Behavioral health IP	Ded & Coins
\$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Dental & vision \$50 Ded & 60% Ded & Coins	Hospital OP	Ded & Coins
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 Optional buy-up	Prescription drug benefits	
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 Optional buy-up	\$0 and preventive drugs	\$0
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 Ded & Coins Optional buy-up	Low-cost generics (LCG)	\$5
Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 1 (Generics)	\$10
Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 2 (Preferred brand)	\$50
Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 4 (Specialty drugs)	Ded & 60%
PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Other benefits/services	
DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins Dental & vision Optional buy-up	PT/OT/ST	Ded & Coins
Dental & vision Optional buy-up	DME	Coins
1 / 1	Skilled nursing	Ded & Coins
HSA-eligible No	Dental & vision	Optional buy-up
	HSA-eligible	No

Plan benefit highlights

- 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.

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 I (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

- 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-ofpocket 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.

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 I (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	Optional buy-up
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

\$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	Optional buy-up
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

\$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 I (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	Optional buy-up
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

STANDARD EASY PRICING • ON & OFF EXCHANGE



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
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
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
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
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
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
Office visit PCP \$40 Mental/Behavioral health visit \$40 Office visit - Specialty \$80 Urgent care \$60 Lab Ded & Coins
Mental/Behavioral health visit \$40 Office visit - Specialty \$80 Urgent care \$60 Lab Ded & Coins
Office visit - Specialty \$80 Urgent care \$60 Lab Ded & Coins
Urgent care \$60 Lab 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) \$20
Tier I (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 Optional buy-up
HSA-eligible No

Plan benefit highlights

- 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-ofpocket 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.

\$150 DED CSR 94 • ON EXCHANGE



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 Mental/Behavioral health IP 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) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins Dental & vision Optional buy-up HSA-eligible No	OOP costs	
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 Mental/Behavioral health IP 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 PME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Single deductible	\$150
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 Mental/Behavioral health IP 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 PHOME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Family deductible	\$300
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 Mental/Behavioral health IP 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) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins PHOSPITAL DED & COINS PT/OT/ST Ded & COINS Skilled nursing Ded & Coins Dental & Vision Optional buy-up	Coinsurance	50%
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 PME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Medical max out-of-pocket single	\$1,400
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 Mental/Behavioral health IP 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% Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Dental & vision Optional buy-up	Medical max out-of-pocket family	\$2,800
Office visit PCP Mental/Behavioral health visit Office visit - Specialty Urgent care Lab \$5 X-ray \$10 Hospital services Emergency room Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Mental/Behavioral health IP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins Ded & Coins	Office visits	
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 Mental/Behavioral health IP 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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
Office visit - Specialty Urgent care \$10 Lab \$5 X-ray \$10 Hospital services Emergency room Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) \$10 Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins Ded & Coins Skilled nursing Dental & vision Optional buy-up	Office visit PCP	\$5
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Mental/Behavioral health visit	\$5
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	Office visit - Specialty	\$10
Stilled nursing Stoles	Urgent care	\$10
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	Lab	\$5
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	X-ray	\$10
Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital services	
Mental/Behavioral health IP Ded & Coins Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Emergency room	\$100
Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital IP	Ded & Coins
Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Skilled nursing Dental & vision \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Mental/Behavioral health IP	Ded & Coins
\$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Skilled nursing Dental & vision \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1 \$25 \$5 \$6 \$7 \$7 \$8 \$8 \$8 \$8 \$8 \$8 \$8 \$8	Hospital OP	Ded & Coins
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 Ded & Coins Ded & Coins Optional buy-up	Prescription drug benefits	
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	\$0 and preventive drugs	\$0
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 Ded & Coins Optional buy-up	Low-cost generics (LCG)	\$0
Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins	Tier 1 (Generics)	\$5
Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 2 (Preferred brand)	\$25
Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 4 (Specialty drugs)	Ded & 60%
PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Other benefits/services	
DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins Dental & vision Optional buy-up	PT/OT/ST	Ded & Coins
Dental & vision Optional buy-up	DME	Coins
	Skilled nursing	Ded & Coins
HSA-eligible No	Dental & vision	Optional buy-up
	HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

\$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 I (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

- 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-ofpocket 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.

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

- 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-ofpocket 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.

\$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 I (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	Optional buy-up
HSA-eligible	No

Plan benefit highlights

- 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.

\$1,500 DED CSR 87 • ON EXCHANGE



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 4 (Specialty drugs) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins DME Coins	OOP costs	
Coinsurance50%Medical max out-of-pocket single\$2,750Medical max out-of-pocket family\$5,500Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$40Mental/Behavioral health visit\$40Office visit - Specialty\$75Urgent care\$75Lab\$40X-ray\$75Hospital servicesEmergency room\$400Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$30Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsPT/OT/STDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Single deductible	\$1,500
Medical max out-of-pocket single\$2,750Medical max out-of-pocket family\$5,500Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$40Mental/Behavioral health visit\$40Office visit - Specialty\$75Urgent care\$75Lab\$40X-ray\$75Hospital servicesEmergency room\$400Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$30Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Family deductible	\$3,000
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 Mental/Behavioral health IP 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% Other benefits/services MRI/PET/CAT Ded & Coins PHOSE Coins Ded & Coins PT/OT/ST Ded & Coins Ded & Coins	Coinsurance	50%
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 Mental/Behavioral health IP 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 PME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Medical max out-of-pocket single	\$2,750
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 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) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Dental & vision Optional buy-up	Medical max out-of-pocket family	\$5,500
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 Mental/Behavioral health IP 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% Other benefits/services MRI/PET/CAT Ded & Coins PRI/OT/ST Ded & Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visits	
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% Other benefits/services MRI/PET/CAT Ded & Coins PRI/OT/ST Ded & Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visit PCP	\$40
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Mental/Behavioral health visit	\$40
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visit - Specialty	\$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	Urgent care	\$75
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	Lab	\$40
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	X-ray	\$75
Hospital IP Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital services	
Mental/Behavioral health IP Ded & Coins Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Emergency room	\$400
Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital IP	Ded & Coins
Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Skilled nursing Dental & vision \$0 \$50 \$50 \$10 \$30 Ded & 60% Ded & 60% Ded & Coins	Mental/Behavioral health IP	Ded & Coins
\$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Skilled nursing Dental & vision \$50% Ded & 60% Ded & Coins	Hospital OP	Ded & Coins
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	Prescription drug benefits	
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	\$0 and preventive drugs	\$0
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	Low-cost generics (LCG)	\$5
Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Ded & Coins Optional buy-up	Tier 1 (Generics)	\$10
Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 2 (Preferred brand)	\$30
Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 4 (Specialty drugs)	Ded & 60%
PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Other benefits/services	
DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins Dental & vision Optional buy-up	PT/OT/ST	Ded & Coins
Dental & vision Optional buy-up	DME	Coins
	Skilled nursing	Ded & Coins
HSA-eligible No	Dental & vision	Optional buy-up
	HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

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 I (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

- 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-ofpocket 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.

\$5,500 DED CSR 73 • ON EXCHANGE



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 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 & Coins MRI/PET/CAT Ded & Coins DME Coins Dental & vision Optional buy-up HSA-eligible No	OOP costs			
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 X-ray Ded & Coins Hospital services Emergency room Ded & Coins Mental/Behavioral health 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 & Coins PT/OT/ST Ded & Coins Ded & Coins PT/OT/ST Ded & Coins Ded & Coins	Single deductible	\$5,500		
Medical max out-of-pocket single\$8,400Medical max out-of-pocket family\$16,800Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$30Mental/Behavioral health visit\$40Office visit - Specialty\$90Urgent care\$90LabDed & CoinsX-rayDed & CoinsHospital servicesEmergency roomDed & CoinsHospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0 and preventive drugs\$0Low-cost generics (LCG)\$10Tier 1 (Generics)\$35Tier 2 (Preferred brand)\$100Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsPT/OT/STDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Family deductible \$11,000			
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 Lab Ded & Coins X-ray Ded & Coins Hospital services Emergency room Ded & Coins Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Mental/Behavioral health IP 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 DME Coins Dental & vision Optional buy-up	Coinsurance 40%			
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Medical max out-of-pocket single	\$8,400		
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 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) Ded & 60% Other benefits/services MRI/PET/CAT Ded & Coins PRI/DT/ST Ded & Coins Skilled nursing Dental & vision Optional buy-up	Medical max out-of-pocket family	\$16,800		
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visits			
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% Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0		
Office visit - Specialty Urgent care Lab Ded & Coins X-ray Ded & Coins Hospital services Emergency room Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins Ped & Coins Ded & Coins	Office visit PCP	\$30		
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% Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Mental/Behavioral health visit	\$40		
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 Skilled nursing Ded & Coins Dental & vision Optional buy-up	Office visit - Specialty	\$90		
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	Urgent care	\$90		
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	Lab	Ded & Coins		
Emergency room Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Dental & vision Deltonal buy-up	X-ray Ded & Coins			
Hospital IP Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Hospital services			
Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) \$35 Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST DME Coins Skilled nursing Dental & vision Ded & Coins Optional buy-up	Emergency room	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	Hospital IP Ded & Coin			
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	Mental/Behavioral health IP	Ded & Coins		
\$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) \$35 Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Skilled nursing Dental & vision \$100 \$100 \$100 \$00 \$00 \$00 \$00	Hospital OP	Ded & Coins		
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	Prescription drug benefits			
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	\$0 and preventive drugs	\$0		
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	Low-cost generics (LCG)	\$10		
Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Ded & Coins Optional buy-up	Tier I (Generics)	\$35		
Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 2 (Preferred brand)	\$100		
Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 3 (Non-preferred drugs)	50%		
MRI/PET/CAT PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 4 (Specialty drugs)	Ded & 60%		
PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Other benefits/services			
DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	MRI/PET/CAT	Ded & Coins		
Skilled nursing Ded & Coins Dental & vision Optional buy-up	PT/OT/ST	Ded & Coins		
Dental & vision Optional buy-up	DME	Coins		
	Skilled nursing	Ded & Coins		
HSA-eligible No	Dental & vision	Optional buy-up		
	HSA-eligible	No		

Plan benefit highlights

- 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.

\$7,000 DED CSR 73 • ON EXCHANGE



	14,000		
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 & Coin			
Mental/Behavioral health IP	ed & Coins		
Hospital OP D	ed & Coins		
Prescription drug benefits			
\$0 and preventive drugs	0		
Low-cost generics (LCG) \$	10		
Tier I (Generics)	35		
Tier 2 (Preferred brand) \$	80		
Tier 3 (Non-preferred drugs) 5	50%		
Tier 4 (Specialty drugs)	ed & 60%		
Other benefits/services			
MRI/PET/CAT	ed & Coins		
PT/OT/ST	ed & Coins		
DME	Coins		
Skilled nursing	ed & Coins		
Dental & vision	Optional buy-up		
HSA-eligible N	lo		

Plan benefit highlights

- 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-ofpocket 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.

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 & Coir				
Hospital IP Ded & Coin				
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 Optional buy-				
HSA-eligible	No			

Plan benefit highlights

- 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-ofpocket 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.

\$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	Optional buy-up			
HSA-eligible	Yes			

Plan benefit highlights

- 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-ofpocket 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.

\$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 & Co			
Mental/Behavioral health IP	Ded & Coins		
Hospital OP	Ded & Coins		
Prescription drug benefits			
\$0 and preventive drugs	\$0		
Low-cost generics (LCG)	\$15		
Tier I (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

- 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-ofpocket 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.

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 & Coin			
X-ray Ded & Coins			
Hospital services			
Emergency room	Ded & Coins		
Hospital IP	Ded & Coins		
Mental/Behavioral health IP Ded & Coi			
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	Optional buy-up		
HSA-eligible	Yes		

Plan benefit highlights

- 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-ofpocket 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		
Other benefits/services			
MRI/PET/CAT	Ded & Coins		
PT/OT/ST	Ded & Coins		
DME	Ded & Coins		
Skilled nursing	Ded & Coins		
Dental & vision	Not available		
HSA-eligible	Yes		

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).

\$1,500 MEDICAL DED DIRECT • OFF EXCHANGE



OOP	costs
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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				
HSA-eligible	No			

\$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 I (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		

\$3,500 MEDICAL DED DIRECT • OFF EXCHANGE



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OOP COSIS				
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			

\$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

Ded & Coins

Not available

Yes

Skilled nursing

Dental & vision

HSA-eligible

\$5,000 DED DIRECT • OFF EXCHANGE



OOP	costs
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001 00010	
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 I (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

\$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

Yes

HSA-eligible

\$10,000 DED DIRECT • OFF EXCHANGE



OOF	costs
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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 \$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	No

Plan benefit highlights

- 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.

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



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 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% Other benefits/services MRI/PET/CAT Ded & \$50 DME Coins Skilled nursing \$2,500/day Dental Doy- HSA-eligible No	OOP costs	
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 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% Other benefits/services MRI/PET/CAT Ded & \$150 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Single deductible	\$700
Medical max out-of-pocket single\$9,300Medical max out-of-pocket family\$18,600Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$40Mental/Behavioral health visit\$40Office visit - Specialty\$80Urgent care\$75Lab\$40X-ray\$80Hospital services**B0Emergency room\$550Hospital IP\$2,500/dayMental/Behavioral health IP\$2,500/dayHospital OPDed & CoinsPrescription drug benefits\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$50Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)60%Other benefits/servicesMRI/PET/CATDed & \$150DMECoinsSkilled nursing\$2,500/dayDentalOptional buy-up	Family deductible	\$1,400
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 Mental/Behavioral health IP \$2,500/day Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$5 Tier 1 (Generics) \$10 Tier 2 (Preferred brand) \$50 Tier 4 (Specialty drugs) 60% Other benefits/services MRI/PET/CAT Ded & \$50 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Coinsurance	0%
Office visits \$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 Emergency room \$550 Hospital IP \$2,500/day Mental/Behavioral health IP \$2,500/day Hospital OP Ded & Coins Prescription drug benefits \$0 \$0 and preventive drugs \$0 Low-cost generics (LCG) \$5 Tier 1 (Generics) \$10 Tier 2 (Preferred brand) \$50 Tier 4 (Specialty drugs) 50% Other benefits/services Other benefits/services MRI/PET/CAT Ded & \$150 PT/OT/ST Ded & \$50 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Medical max out-of-pocket single	\$9,300
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% Other benefits/services MRI/PET/CAT Ded & \$150 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Medical max out-of-pocket family	\$18,600
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 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% Other benefits/services MRI/PET/CAT Ded & \$150 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Office visits	
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 Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
Office visit - Specialty Urgent care 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 Low-cost generics (LCG) \$5 Tier 1 (Generics) \$10 Tier 2 (Preferred brand) \$50 Tier 3 (Non-preferred drugs) 50% Other benefits/services MRI/PET/CAT Ded & \$150 PT/OT/ST Ded & \$50 Coins Skilled nursing \$2,500/day Optional buy-up	Office visit PCP	\$40
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 Optional buy-up	Mental/Behavioral health visit	\$40
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 Coins Skilled nursing \$2,500/day Dental Optional buy-up	Office visit - Specialty	\$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 Coins Skilled nursing \$2,500/day Dental Optional buy-up	Urgent care	\$75
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 OPTOMAN	Lab	\$40
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 Optional buy-up	X-ray	\$80
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	Hospital services	
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	Emergency room	\$550
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	Hospital IP	\$2,500/day
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	Mental/Behavioral health IP	\$2,500/day
\$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST Ded & \$150 PT/OT/ST Ded & \$50 Coins Skilled nursing \$2,500/day Dental	Hospital OP	Ded & Coins
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 Optional buy-up	Prescription drug benefits	
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 Optional buy-up	\$0 and preventive drugs	\$0
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 Optional buy-up	Low-cost generics (LCG)	\$5
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 Optional buy-up	Tier 1 (Generics)	\$10
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 Optional buy-up	Tier 2 (Preferred brand)	\$50
Other benefits/services MRI/PET/CAT Ded & \$150 PT/OT/ST Ded & \$50 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT Ded & \$150 PT/OT/ST Ded & \$50 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Tier 4 (Specialty drugs)	60%
PT/OT/ST Ded & \$50 DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	Other benefits/services	
DME Coins Skilled nursing \$2,500/day Dental Optional buy-up	MRI/PET/CAT	Ded & \$150
Skilled nursing \$2,500/day Dental Optional buy-up	PT/OT/ST	Ded & \$50
Dental Optional buy-up	DME	Coins
	Skilled nursing	\$2,500/day
HSA-eligible No	Dental	Optional buy-up
	HSA-eligible	No

Plan benefit highlights

- 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.

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	Optional buy-up
HSA-eligible	No

Plan benefit highlights

- 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.

\$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

- 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.

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



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 Mental/Behavioral health IP 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%
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 \$100 M
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 Mental/Behavioral health IP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$150
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
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
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
Mental/Behavioral health visit \$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
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
Office visit - Specialty 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 Low-cost generics (LCG) Tier 1 (Generics) \$150
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
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
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
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
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
Hospital IP Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) \$150
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
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
Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$150
\$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$150
Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$150
Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$150
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

- 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.

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 I (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
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

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



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 Emergency room \$125 Hospital IP \$125/day Mental/Behavioral health IP \$125/day Hospital OP \$125 Prescription drug benefits \$0 \$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 \$10 DME Coins </th <th>OOP costs</th> <th></th>	OOP costs	
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 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	Single deductible	\$0
Medical max out-of-pocket single\$1,500Medical max out-of-pocket family\$3,000Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$5Mental/Behavioral health visit\$5Office visit - Specialty\$10Urgent care\$10Lab\$10X-ray\$10Hospital servicesEmergency room\$125Hospital IP\$125/dayMental/Behavioral health IP\$125/dayHospital OP\$125Prescription drug benefits\$0So and preventive drugs\$0Low-cost generics (LCG)\$0Tier 1 (Generics)\$5Tier 2 (Preferred brand)\$25Tier 3 (Non-preferred drugs)\$100Tier 4 (Specialty drugs)\$200Other benefits/servicesMRI/PET/CAT\$125PT/OT/ST\$10DMECoinsSkilled nursing\$125/dayDentalOptional buy-up	Family deductible	\$0
Medical max out-of-pocket family Office visits Virtual visits (PCP/BH/UC) Office visit PCP Mental/Behavioral health visit Office visit - Specialty Urgent care Lab X-ray Hospital services Emergency room Hospital IP Hospital OP Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 4 (Specialty drugs) MRI/PET/CAT PT/OT/ST DME Coins Shilled nursing \$0 Value (Specialty drugs) So Solution (Start) Solution (Start) \$125/day \$125/day \$125/day \$125/day \$125/day Optional buy-up	Coinsurance	50%
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 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	Medical max out-of-pocket single	\$1,500
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	Medical max out-of-pocket family	\$3,000
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 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	Office visits	
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 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	Virtual visits (PCP/BH/UC)	\$0
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 OP	Office visit PCP	\$5
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 OP	Mental/Behavioral health visit	\$5
Lab	Office visit - Specialty	\$10
X-ray	Urgent care	\$10
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 OP	Lab	\$10
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	X-ray	\$10
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	Hospital services	
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	Emergency room	\$125
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	Hospital IP	\$125/day
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	Mental/Behavioral health IP	\$125/day
\$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT PT/OT/ST DME Coins Skilled nursing \$125/day Dental \$0 \$0 \$10 \$10 \$25 \$100 Coins \$125 Coins \$125/day Optional buy-up	Hospital OP	\$125
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	Prescription drug benefits	
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	\$0 and preventive drugs	\$0
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	Low-cost generics (LCG)	\$0
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	Tier I (Generics)	\$5
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	Tier 2 (Preferred brand)	\$25
Other benefits/services MRI/PET/CAT \$125 PT/OT/ST \$10 DME Coins Skilled nursing \$125/day Dental Optional buy-up	Tier 3 (Non-preferred drugs)	\$100
MRI/PET/CAT \$125 PT/OT/ST \$10 DME Coins Skilled nursing \$125/day Dental Optional buy-up	Tier 4 (Specialty drugs)	\$200
PT/OT/ST \$10 DME Coins Skilled nursing \$125/day Dental Optional buy-up	Other benefits/services	
DME Coins Skilled nursing \$125/day Dental Optional buy-up	MRI/PET/CAT	\$125
Skilled nursing \$125/day Dental Optional buy-up	PT/OT/ST	\$10
Dental Optional buy-up	DME	Coins
	Skilled nursing	\$125/day
HSA-eligible No	Dental	Optional buy-up
	HSA-eligible	No

Plan benefit highlights

- 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.

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



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 Mental/Behavioral health IP Ded & Coins Prescription drug benefits
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
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
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
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
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
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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
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
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
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
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
Hospital services Emergency room \$100 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits
Emergency room \$100 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits
Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits
Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits
Hospital OP Ded & Coins Prescription drug benefits
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
HSA-eligible No

Plan benefit highlights

- 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.

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
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

\$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 I (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
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

\$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
HSA-eligible	No

Plan benefit highlights

- 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.

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 I (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
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

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



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 Mental/Behavioral health IP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80
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 \$100 M
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 Mental/Behavioral health IP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80
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
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
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
Mental/Behavioral health visit \$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
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
Office visit - Specialty 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 Low-cost generics (LCG) Tier 1 (Generics) \$35 Tier 2 (Preferred brand)
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
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
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
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
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
Hospital IP Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) \$35 Tier 2 (Preferred brand)
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
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
Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80
\$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80
Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80
Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80
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
HSA-eligible No

Plan benefit highlights

- 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.

\$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
HSA-eligible	No

Plan benefit highlights

- 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.

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
HSA-eligible	No

Plan benefit highlights

- 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-ofpocket 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.

\$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 I (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

- 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-ofpocket 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.

\$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

- 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-ofpocket 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.

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
HSA-eligible	Yes

Plan benefit highlights

- 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
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	No

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).