



Customer Success

(844) 644-3455 (TTY: 711)

ChooseQuartz.com

QA01983_0824

Your health plan is offered by Quartz Health Benefit Plans Corporation for the State of Wisconsin Group Health Insurance Program.

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2025 Plan Guide

State of Wisconsin Group Health
Insurance Program

Come for the
network, stay for
everything else



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

Quartz is dedicated to continuously expanding coverage and access to care for your whole health, including well-living programs, behavioral health services, and a local team here to help you every step of the way. When you choose Quartz, you're choosing coverage that grows with you.

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



Find providers and see
plan details by visiting
ChooseQuartz.com.



Explore your benefits
and rates at **etf.wi.gov.**



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

The network **with more freedom.**

What's a network? A network is a group of health care providers who have an agreement with Quartz to treat our members. Choosing a local network is important to find care near you. Also, your network determines what claims are paid and how much you may pay out-of-pocket.

The good news is you get to choose from three comprehensive provider networks: UW Health, Central, and West. Each one features access to care from our partners (UW Health, Gundersen Health System, UnityPoint Health – Meriter, and Aurora Health Care), as well as trusted local and regional providers.

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

Quartz West Network

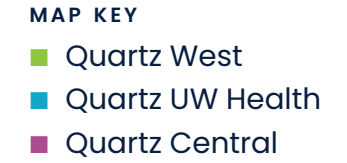
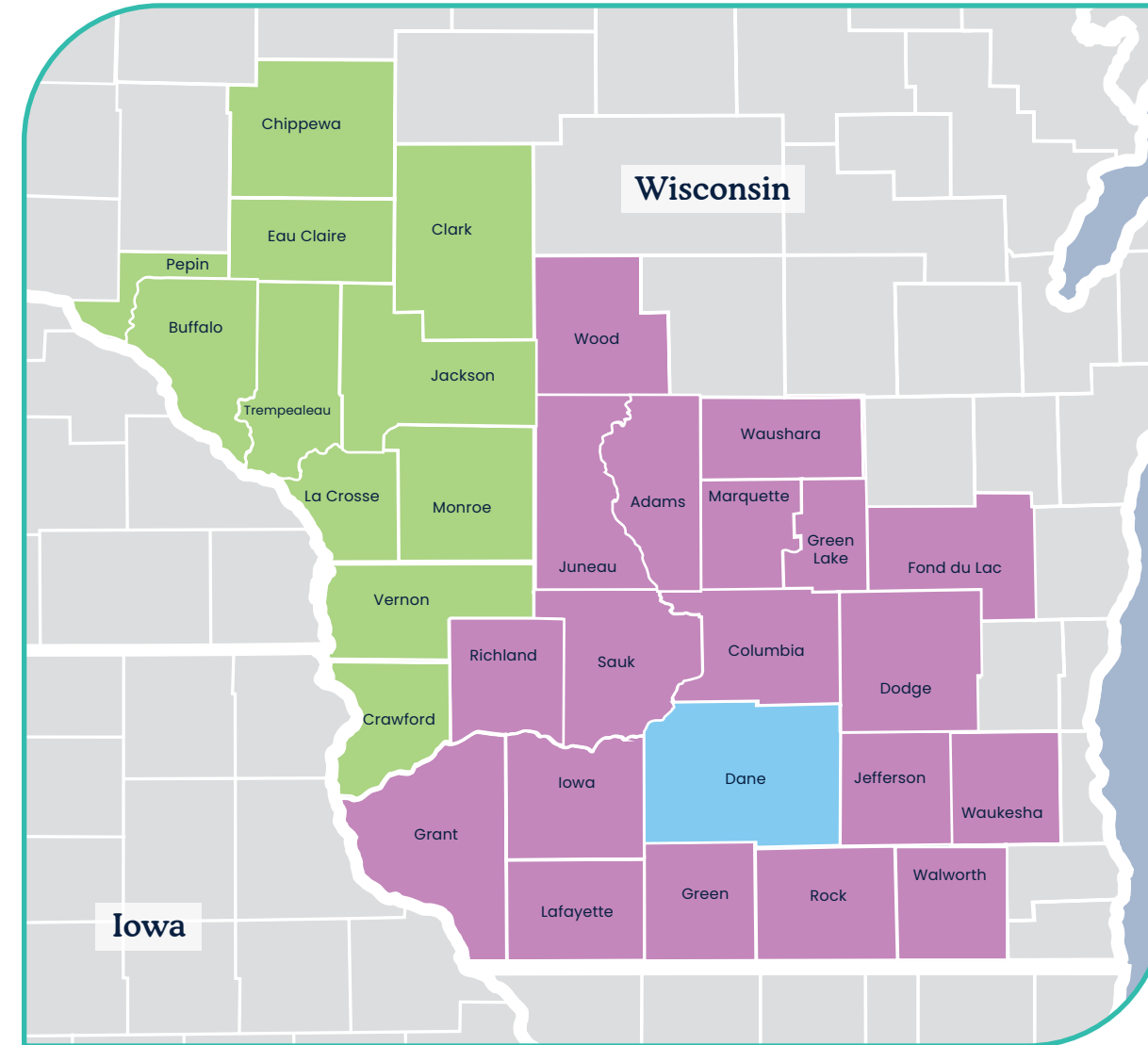
Primary care in western Wisconsin. You'll also have access to providers in select Iowa and Minnesota counties for specialty care.

Quartz UW Health Network

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

Quartz Central Network

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



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

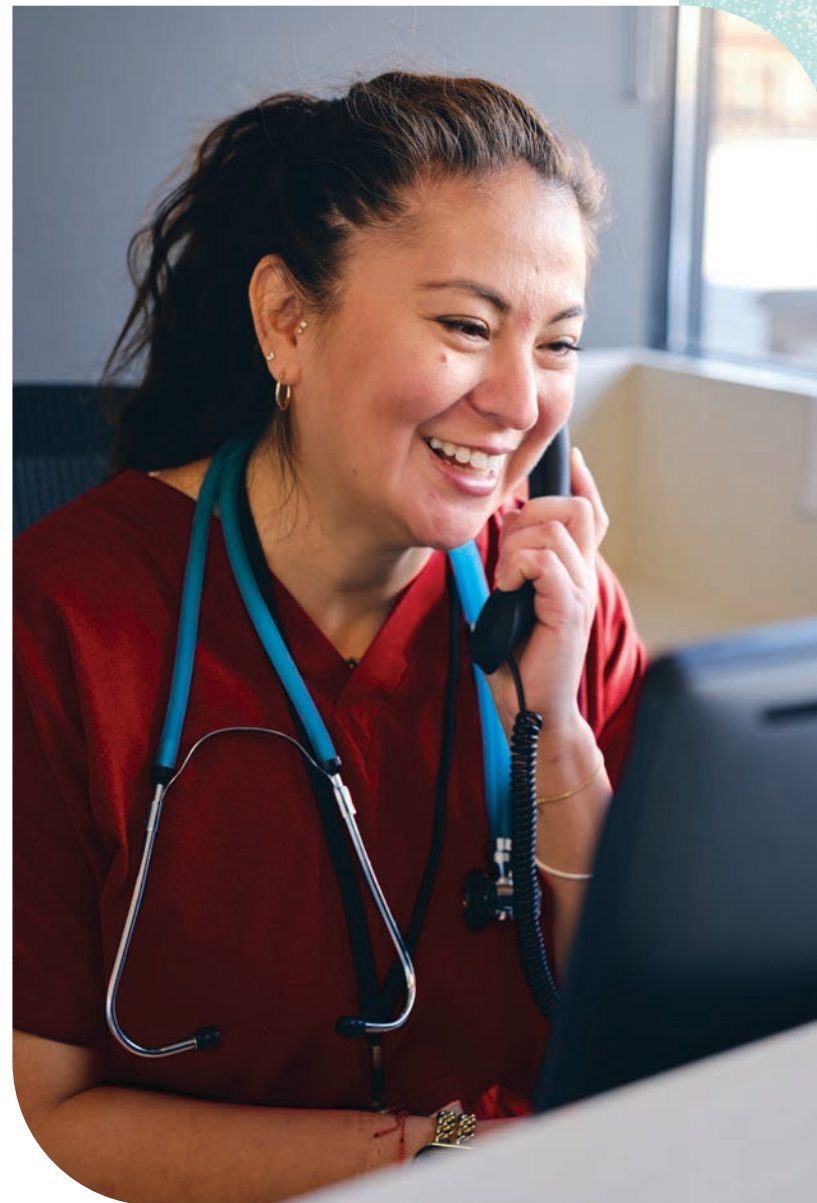
Quartz is provider owned by the health care delivery systems of **UW Health, UnityPoint Health, Gundersen Health System, and Aurora Health Care**. Together, our health care providers and services can coordinate care that puts you first.

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



Ready to find a doctor?

Our Find a Doctor tool will help you search for network providers. Visit QuartzBenefits.com/findadoctor.



Featured providers helping us **keep Wisconsin covered.**

Aurora Health Care

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

Gundersen Health System

Serving 21 counties in Iowa, Minnesota, and Wisconsin

Gundersen Lutheran Medical Center

Teaching hospital with a Level II trauma and emergency center

UnityPoint Health – Meriter

Community-based hospital and primary care clinics

UW Health

Seven hospitals and 80+ outpatient sites

University Hospital

Wisconsin's top-rated hospital, home to a Level I adult and pediatric trauma center and verified Burn Center

UW Health East Madison Hospital

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

American Family Children's Hospital

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



(888) 863-5502



(608) 775-0601

(800) 362-9567



PARTNER OF **UWHealth**

(608) 417-3748



(608) 821-4819

(800) 552-4255

Where to get care.

Explore the options that are available with your Quartz plan.*

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

Virtual Visits

Get care right from your phone for yourself, your partner, or your children. **Getting started with your virtual care account is easy, any way you do it.**



UW Health Care Anywhere

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



Gundersen virtual care

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



Virtual Visits with the LiveWell app

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





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

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

Behavioral Health Care Management

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

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

Support when you need it

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

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

Extras that matter

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

Innovative Well-Living Programs

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

- Quartz obesity and Type 2 diabetes reversal program powered by Virta Health*
- Quartz provides tools to help members self-manage their chronic condition. Members with a qualifying condition can receive a blood pressure monitor or home scale through their dedicated clinician that supports the member's progress and offers support when needed
- Care Management Programs coordinate care and services for members who need extra support with their medical and social needs
- Maternal support programs including outreach, virtual discussion groups, and prenatal/postpartum doula services*

Durable Medical Equipment (DME) and diabetic supplies

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

- Sleep apnea machines
- Oxygen equipment
- Mobility assistive equipment
- Continuous glucose monitors (CGMs)
- Insulin pumps


*Pilot programs are available to 2025 members on a trial basis and may be changed or discontinued in future years.

MyChart keeps everything organized

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

Get started today

Go to QuartzMyChart.com, click “Sign up now” and follow the prompts for instant activation.

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



Go mobile and get the app! Search for Quartz MyChart in your app store.
Message and data rates may apply.



Resources in your back pocket

Quartz is committed to helping you become a better-informed health care consumer. Visit ChooseQuartz.com to find more information about our plans, providers, and more.

Glossary of Insurance and Medical Terms

QuartzBenefits.com/Glossary
Look up the meanings of common insurance and medical words.

Health Plans 101

QuartzBenefits.com/HealthPlan101
Review the basics of how health insurance works in easy-to-understand language.

Member Rights and Responsibilities

QuartzBenefits.com/MemberRights

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

Quartz

Non-Discrimination & Language Access

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

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

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex, including sexual orientation and gender identity.

We provide free aids and services to people with disabilities to communicate effectively with us, such as –

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

For help to translate or understand this, please call (800) 362-3310, TTY: 711 / (800) 877-8973.

Spanish – Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de Quartz. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Hmong – Tsab ntawv tshaj xo no muaj cov ntsiab lus tseem ceeb. Tsab ntawv tshaj xo no muaj cov ntsiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog koj qhov kev pab cuam los ntawm Quartz. Saib cov caij nyooog los yog tej hnuv tseem ceeb uas sau rau hauv daim ntawv no kom zoo. Tej zaum koj kuj yuav tau ua qee yam uas peb kom koj ua tsis pub dhaug cov caij nyoog uas teev tseg rau hauv daim ntawv no mas koj thiaj yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntsiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

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

- Qualified interpreter
- Information written in other languages

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

If you believe we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sexual orientation and gender identity, you can file a grievance with –

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

Vietnamese – Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bản về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình Quartz. Xin xem ngay then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Chinese – 本通知含有重要的訊息 本通知對於您透過 Quartz 所提出的申請或保險有重要的訊息 請在本通知中查看重要的日期 您可能要在特定的截止日期之前採取行動，以保留您的健康保險或有助於省錢 您有權利免費以您的母語得到幫助和訊息 請致電 (800) 362-3310：711 / (800) 877-8973.

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

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

Complaint forms are available at hhs.gov/ocr/office/file/index.html

Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace in certain states. To learn more, visit the Health Insurance Marketplace at HealthCare.gov.

Russian – Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Quartz. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Laotian – **ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນ.** ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນກ່ຽວກັບໃບສະຫມັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານຜ່ານ Quartz. ຊອກຫາວັນທີສໍາຄັນໃນຫນັງສືແຈ້ງການສະບັບນີ້.ທ່ານອາດຈໍາເປັນຕ້ອງປະຕິບັດຕາມໂດວດາທີ່ກໍານົດໄວ້ທີ່ແນ່ນອນເພື່ອສັກສາໄວ້ການຄຸ້ມຄອງສຸຂະພາບຂອງທ່ານ ຫຼື ຊ່ວຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ.ທ່ານມີສິດທີ່ຈະໄດ້ສັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃດໜຶ່ງດ້ວຍຄໍາ. ໂທຫາຕົວີ (800) 362 3310. TTY / TDD: 711 / (800) 877 8973.

German – Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Quartz. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Arabic – يحتوي هذا الإشعار على معلومات مهمة. يتضمن هذا الإشعار معلومات هامة حول طلبك أو تغطيتك عبر Quartz. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معينة وفقاً لمواعيد معينة من أجل الحفاظ على تغطيتك الصحية أو المساعدة في التكاليف. لديك الحق في الحصول على هذه المعلومات وعلَى المساعدة في لتكفّة دون أي تكلفة. اتصل على TTY / TDD: 711 / (800) 877-8973 / (800) 362-3310.

French – Cet avis a d’importantes informations. Cet avis a d’importantes informations sur votre demande ou la couverture par l’intermédiaire de Quartz. Rechercher les dates clés dans le présent avis. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d’aide avec les coûts. Vous avez le droit d’obtenir cette information et de l’aide dans votre langue à aucun coût. Appelez (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Tagalog – Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Quartz. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Somali – FIIRO GAAR AH: Haddii aad ku hadashid af Soomaali, adeegyada caawimada luuqada, ayaa waxaa laguugu siinayaa bilaash, waa laguu heli karaa. 1-800-362-3310 (TTY: 1-800-877-8973) bilbilaa.

Cushite – Oroomiffa XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Amharic – ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዛዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ (800) 362-3310. (መስማት ለተሳናቸው: 711 / (800) 877-8973).

Karen – တီသွဉ်တီသး- နုဖ်ကတီၢ် ကညီၣ် ကိၣ်ဆထီၣ်, နုဖ်န့ၣ် ကိၣ်ဆတတီၢ်စၢၤလၢ တလၢတီၣ်သ့ၣ်န့ၣ်ဒါၤ. တီၢ်: (800) 362-3310.TTY / TDD: 711 / (800) 877-8973.

Mon-Khmer, Cambodian – ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្បួល គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Serbocroatian – OBAVJEŠTENJE: Ako govorite srpskohrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite (800) 362-3310 TTY- Telefon za osobu sa oštećenim govorum ili sluhom: 711 / (800) 877-8973.

Thai – เร็ยณ: ถាំ คุณพุด ภาษำไทยคุณสำมำรดีรับ ธิการช่วยเหสีอทางภำษำไดพื ธิ โทร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Gujarati – સુચન: જી તમે ગુજરાતી બોલતા છે, તો નિ:ચુલ્લ ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ધોન કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Urdu – اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں TTY / TDD: 711 / (800) 877-8973. (800) 362-3310.

Italian – ATTENZIONE: In caso la lingua parlata sia l’italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Greek – ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διαθέσιή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Korean – 본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Quartz을 통한 커버리지 에 관한 정보를 포함하고 있습니다.본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가있습니다. (800) 362-3310로 전화하십시오. TTY / TDD: 711 / (800) 877-8973.

Tagalog – Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Quartz. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Pennsylvanian Dutch – Die Bekanntmachung gebt wichdichi Auskunft. Die Bekanntmachung gebt wichdichi Auskunft baut dei Application oder Coverage mit Quartz. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschtimmede Deadlines, so ass du dei Health Coverage bhalde kannscht, odder bezaahle helfe kannscht. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griegie, un die Hilf koschtet nix. Kannscht du (800) 362-3310 uffrufe. TTY / TDD: 711 / (800) 877-8973.

Polish – To ogłoszenie zawiera ważne informacje. To ogłoszenie zawiera ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Quartz. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwońcie pod (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Hindi – इस सूचना में महत्वपूर्ण जानकारी शामिल है। इस सूचना में महत्वपूर्ण तारीखों को देखना न भूलें। स्वास्थ्य कवरेज जारी रखने या खर्च में मदद के लिए आपको कुछ तय तारीखों तक कार्रवाई करनी जरूरी है। आपके पास अपनी भाषा में, बिना किसी शुल्क के इस जानकारी और सहायता को पाने का अधिकार है। (800) 362-3310. TTY / TDD: 711 / (800) 877-8973 पर कॉल करें।

Albanian – Ky njoftim përmban informacion të rëndësishëm. Ky njoftim përmban informacion të rëndësishëm për aplikimin ose mbulimin tuaj nëpërmjet Quartz. Kontrolloni për data të rëndësishme në këtë njoftim. Mund t’ju duhet të ndërmerri veprim brenda afatave të caktuara për të mbajtur mbulimin tuaj shëndetësor ose për ndihmën me koston. Keni të drejtë ta merrni këtë informacion dhe ndihmë falas në gjuhën tuaj. Telefononi numrin (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.