Gold

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



OOP costs	
Single deductible	\$4,000
Family deductible	\$8,000
Coinsurance	30%
Medical max out-of-pocket single	\$8,000
Medical max out-of-pocket family	\$16,000
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$35
Mental/Behavioral health visit	\$35
Office visit - Specialty	\$80
Urgent care	\$80
Lab	\$35
X-ray	\$80
Hospital services	
Emergency room	\$600
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

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

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

Gold

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



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

Plan benefit highlights

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

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

Gold

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



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 Pod & Coins	OOP costs	
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 Mental/Behavioral health IP 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 Ded & Coins Ded & Coins PT/OT/ST \$35 DME Coins Dental Optional buy-up	Single deductible	\$2,000
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 Ped & Coins Ped & Coins PT/OT/ST \$35 DME Coins Dental Optional buy-up	Family deductible	\$4,000
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 Pod & Coins PT/OT/ST \$35 DME Coins Dental Optional buy-up	Coinsurance	20%
Office visits Virtual visits (PCP/BH/UC) Office visit PCP \$0 first 4 visits, then \$30 Mental/Behavioral health visit \$0 first 4 visits, then \$30 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) Solution of the penefits/services MRI/PET/CAT Ded & Coins Ded & Coins Ded & Coins PT/OT/ST \$35 DME Skilled nursing Ded & Coins Ded & Coins	Medical max out-of-pocket single	\$8,200
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 PME Coins Skilled nursing Ded & Coins Dental Optional buy-up	Medical max out-of-pocket family	\$16,400
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 Lab Ded & Coins X-ray Ded & Coins Hospital services Emergency room Hospital 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) \$360 Other benefits/services MRI/PET/CAT Ded & Coins Ped & Coins Ded & Coins Pod & Coins Pod & Coins Ded & Coins	Office 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 Hospital 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) \$360 Other benefits/services MRI/PET/CAT Ded & Coins Page 4 Coins PT/OT/ST \$35 DME Coins Dental Optional buy-up	Virtual visits (PCP/BH/UC)	\$30
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) \$90 Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST \$35 DME Coins Dental Optional buy-up	Office visit PCP	•
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	Mental/Behavioral health visit	
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	Office visit - Specialty	\$70
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	Urgent care	\$50
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	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) \$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 Optional 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) \$15 Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) \$30 Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST \$35 DME Coins Skilled nursing Dental Ded & Coins Optional buy-up	Hospital services	
Mental/Behavioral health IP 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 Ded & Coins Optional buy-up	Emergency room	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 Ded & Coins	Hospital IP	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	Mental/Behavioral health IP	Ded & Coins
\$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 Ded & Coins Optional buy-up	Hospital OP	Ded & Coins
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 Ded & Coins Optional buy-up	Prescription drug benefits	
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 Ded & Coins Optional buy-up	\$0 and preventive drugs	\$0
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 Ded & Coins Optional buy-up	Low-cost generics (LCG)	\$15
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 Ded & Coins Optional buy-up	Tier I (Generics)	\$15
Tier 4 (Specialty drugs) \$360 Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST \$35 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 \$35 DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	Tier 3 (Non-preferred drugs)	\$90
MRI/PET/CAT PT/OT/ST \$35 DME Coins Skilled nursing Ded & Coins Ded & Coins Optional buy-up	Tier 4 (Specialty drugs)	\$360
PT/OT/ST \$35 DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	Other benefits/services	
DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins Dental Optional buy-up	PT/OT/ST	\$35
Dental Optional buy-up	DME	Coins
	Skilled nursing	Ded & Coins
HSA-eligible No	Dental	Optional buy-up
	HSA-eligible	No

Plan benefit highlights

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

- Advanced Premium Tax Credits (APTC). Income-based APTCs are available to eligible members.
- Durable Medical Equipment (DME).
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- Option to add dental. Ability to add dental benefits to all Gold plans.

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



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 Emergency room \$1,200 Hospital IP \$1,500/day Mental/Behavioral health IP \$1,500/day Hospital OP \$500 Prescription drug benefits \$0 \$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 \$110 DME	OOP costs	
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 Emergency room \$1,200 Hospital IP \$1,500/day Mental/Behavioral health IP \$1,500/day Hospital OP \$500 Prescription drug benefits \$0 \$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 WRI/PET/CAT \$500 PT/OT/ST \$110 DME Coins S	Single deductible	\$0
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	Family deductible	\$0
Medical max out-of-pocket family \$19,800 Office visits \$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 Emergency room \$1,200 Hospital IP \$1,500/day Mental/Behavioral health IP \$1,500/day Hospital OP \$500 Prescription drug benefits \$0 \$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	Coinsurance	50%
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	Medical max out-of-pocket single	\$9,900
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	Medical max out-of-pocket family	\$19,800
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 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	Office visits	
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	Virtual visits (PCP/BH/UC)	\$0
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 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 \$500 MRI/PET/CAT \$500 PT/OT/ST \$110 DME Coins Skilled nursing \$1,500/day Dental Optional buy-up	Office visit PCP	\$55
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 OD Detonal buy-up	Mental/Behavioral health visit	\$55
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	Office visit - Specialty	\$110
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	Urgent care	\$110
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 OP	Lab	\$55
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	X-ray	\$110
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	Hospital services	
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	Emergency room	\$1,200
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 OP	Hospital IP	\$1,500/day
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 DME Skilled nursing \$1,500/day Optional buy-up	Mental/Behavioral health IP	\$1,500/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 DME Skilled nursing \$1,500/day Optional buy-up	Hospital OP	\$500
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	Prescription drug benefits	
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	\$0 and preventive drugs	\$0
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	Low-cost generics (LCG)	\$10
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	Tier I (Generics)	\$35
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	Tier 2 (Preferred brand)	\$150
Other benefits/services MRI/PET/CAT \$500 PT/OT/ST \$110 DME Coins Skilled nursing \$1,500/day Dental Optional buy-up	Tier 3 (Non-preferred drugs)	\$300
MRI/PET/CAT \$500 PT/OT/ST \$110 DME Coins Skilled nursing \$1,500/day Dental Optional buy-up	Tier 4 (Specialty drugs)	\$600
PT/OT/ST \$110 DME Coins Skilled nursing \$1,500/day Dental Optional buy-up	Other benefits/services	
DME Coins Skilled nursing \$1,500/day Dental Optional buy-up	MRI/PET/CAT	\$500
Skilled nursing \$1,500/day Dental Optional buy-up	PT/OT/ST	\$110
Dental Optional buy-up	DME	Coins
	Skilled nursing	\$1,500/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.
- 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 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-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 94 • ON EXCHANGE



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

Plan benefit highlights

- 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



OOP costs	
Single deductible	\$500
Family deductible	\$1,000
Coinsurance	50%
Medical max out-of-pocket single	\$1,500
Medical max out-of-pocket family	\$3,000
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$5
Mental/Behavioral health visit	\$5
Office visit - Specialty	\$10
Urgent care	\$10
Lab	\$10
X-ray	\$20
Hospital services	
Emergency room	\$100
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$5
Tier 2 (Preferred brand)	\$25
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
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 I (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-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 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-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.

\$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
	\$0 first 4 visits, then \$25
•	\$0 first 4 visits, then \$25
Office visit - Specialty	\$60
Urgent care	\$45
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$15
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	\$90
Tier 4 (Specialty drugs)	\$360
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$30
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
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.

\$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 Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50% Tier 4 (Specialty drugs) Ded & 60%
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 Tier 3 (Non-preferred drugs) 50%
Medical max out-of-pocket single \$8,250 Medical max out-of-pocket family \$16,500 Office visits Virtual visits (PCP/BH/UC) \$0 Office visit PCP \$50 Mental/Behavioral health visit \$50 Office visit - Specialty \$100 Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Medical max out-of-pocket family \$16,500 Office visits Virtual visits (PCP/BH/UC) \$0 Office visit PCP \$50 Mental/Behavioral health visit \$50 Office visit - Specialty \$100 Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Virtual visits (PCP/BH/UC) \$0 Office visit PCP \$50 Mental/Behavioral health visit \$50 Office visit - Specialty \$100 Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Virtual visits (PCP/BH/UC) \$0 Office visit PCP \$50 Mental/Behavioral health visit \$50 Office visit - Specialty \$100 Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Office visit PCP \$50 Mental/Behavioral health visit \$50 Office visit - Specialty \$100 Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Mental/Behavioral health visit \$50 Office visit - Specialty \$100 Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Office visit - Specialty Urgent care Lab Short Specialty Wrogent care \$100 \$100 \$100 \$100 \$120 ### Hospital services ### Emergency room ### Hospital IP Ded & Coins ### Mental/Behavioral health IP Ded & Coins ### Prescription drug benefits ### \$0 and preventive drugs Low-cost generics (LCG) Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) \$50%
Urgent care \$100 Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Lab \$60 X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
X-ray \$120 Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Hospital services Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Emergency room \$1,000 Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
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) \$80 Tier 3 (Non-preferred drugs) \$50%
Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Hospital OP Ded & Coins Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
\$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Tier 2 (Preferred brand) \$80 Tier 3 (Non-preferred drugs) 50%
Tier 3 (Non-preferred drugs) 50%
<u> </u>
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-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.

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-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- 4-tier formulary. Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- Option to add dental. Ability to add dental benefits to all Silver plans.

Bronze

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



OOP costs	
Single deductible	\$8,200
Family deductible	\$16,400
Coinsurance	0%
Medical max out-of-pocket single	\$8,200
Medical max out-of-pocket family	\$16,400
Office visits	
Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	Ded & Coins
Tier 1 (Generics)	Ded & Coins
Tier 2 (Preferred brand)	Ded & Coins
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins
Dental	Not available
HSA-eligible	Yes

Plan benefit highlights

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

- Advanced Premium Tax Credits (APTC). Income-based APTCs are available to eligible members.
- Health Savings Account (HSA)
 eligible plans. Quartz offers HSA eligible Bronze and Catastrophic
 plans for individuals who use an HSA
 pre-tax savings account to help
 cover out-of-pocket expenses like
 copays and coinsurance.
- Quartz Virtual First benefit. Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- Standard "Easy Compare" Plans.
 These plans have standardized
 deductibles, coinsurance, out-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.

Bronze

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



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 K-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) \$15 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$250 Tier 3 (Non-preferred drugs) \$750 Other benefits/services MRI/PET/CAT Ded & Coins Ded & Coins Ded & Coins Pod & Coins Proof Specialty drugs) \$750 Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Skilled nursing Ded & Coins Dental Optional buy-up HSA-eligible Yes	OOP costs	
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 Lab Ded & Coins K-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) \$750 Other benefits/services MRI/PET/CAT Ded & Coins Ded & Coins Ded & Coins PT/OT/ST Ded & Coins	Single deductible	\$10,000
Medical max out-of-pocket single\$10,100Medical max out-of-pocket family\$20,200Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$80Mental/Behavioral health visit\$80Office visit - SpecialtyDed & CoinsUrgent careDed & CoinsLabDed & CoinsX-rayDed & CoinsHospital servicesEmergency roomDed & CoinsHospital IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0Low-cost generics (LCG)\$15Tier 1 (Generics)\$35Tier 2 (Preferred brand)\$250Tier 3 (Non-preferred drugs)\$500Tier 4 (Specialty drugs)\$750Other benefits/servicesMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDentalOptional buy-up	Family deductible	\$20,000
Medical max out-of-pocket family Office visits Virtual visits (PCP/BH/UC) Office visit PCP \$80 Mental/Behavioral health visit Urgent care Lab Ded & Coins Lab Ded & Coins Lab Ded & Coins Wental 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 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins Ded & Coins Ded & Coins Pod & Coins Toda of the benefits of the pod of	Coinsurance	50%
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 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) \$750 Other benefits/services MRI/PET/CAT Ded & Coins Ded & Coins Ded & Coins Prod & Coins PT/OT/ST Ded & Coins	Medical max out-of-pocket single	\$10,100
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 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) \$15 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$250 Tier 3 (Non-preferred drugs) \$750 Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Dental Optional buy-up	Medical max out-of-pocket family	\$20,200
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) \$750 Other benefits/services MRI/PET/CAT Ded & Coins DME Coins Dental Optional buy-up	Office visits	
Mental/Behavioral health visit Office visit - Specialty Ded & Coins 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 Ded & Coins Toda & Coins Ded & Coins Toda & Coins Tier 2 (Preferred brand) Tier 3 (Non-preferred drugs) Tier 4 (Specialty drugs) Other benefits/services MRI/PET/CAT Ded & Coins	Virtual visits (PCP/BH/UC)	\$0
Office visit - Specialty Urgent care Ded & Coins Lab Ded & Coins X-ray Ded & Coins Hospital services Emergency room Hospital 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) MRI/PET/CAT Ded & Coins Pred & Coins Ded & Coins Ded & Coins Ded & Coins Tour 4 (Specialty drugs) MRI/PET/CAT Ded & Coins	Office visit PCP	\$80
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 Pod & Coins Ded & Coins	Mental/Behavioral health visit	\$80
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) \$750 Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins Skilled nursing Ded & Coins Dental Optional buy-up	Office visit - Specialty	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	Urgent care	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	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 Ded & Coins Dental	X-ray	Ded & Coins
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 Ded & Coins Optional buy-up	Hospital services	
Mental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$15Tier 1 (Generics)\$35Tier 2 (Preferred brand)\$250Tier 3 (Non-preferred drugs)\$500Tier 4 (Specialty drugs)\$750Other benefits/servicesDed & CoinsMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDentalOptional buy-up	Emergency room	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	Hospital IP	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	Mental/Behavioral health IP	Ded & Coins
\$0 and preventive drugs 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	Hospital OP	Ded & Coins
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	Prescription drug benefits	
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	\$0 and preventive drugs	\$0
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	Low-cost generics (LCG)	\$15
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	Tier I (Generics)	\$35
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	Tier 2 (Preferred brand)	\$250
Other benefits/services MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	Tier 3 (Non-preferred drugs)	\$500
MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	Tier 4 (Specialty drugs)	\$750
PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	Other benefits/services	
DME Coins Skilled nursing Ded & Coins Dental Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins Dental Optional buy-up	PT/OT/ST	Ded & Coins
Dental Optional buy-up	DME	Coins
	Skilled nursing	Ded & Coins
HSA-eligible Yes	Dental	Optional buy-up
	HSA-eligible	Yes

Plan benefit highlights

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

- Advanced Premium Tax Credits (APTC). Income-based APTCs are available to eligible members.
- Health Savings Account (HSA)
 eligible plans. Quartz offers HSA eligible Bronze and Catastrophic
 plans for individuals who use an HSA
 pre-tax savings account to help
 cover out-of-pocket expenses like
 copays and coinsurance.
- Quartz Virtual First benefit. Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- Standard "Easy Compare" Plans.
 These plans have standardized
 deductibles, coinsurance, out-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.

Bronze

EASY COMPARE BRONZE (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$7,500
Family deductible	\$15,000
Coinsurance	50%
Medical max out-of-pocket single	\$9,700
Medical max out-of-pocket family	\$19,400
Office visits	
Virtual visits (PCP/BH/UC)	\$60
Office visit PCP	\$0 first 4 visits, then \$60
Mental/Behavioral health visit	\$0 first 4 visits, then \$60
Office visit - Specialty	\$140
Urgent care	\$100
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$25
Tier 1 (Generics)	\$25
Tier 2 (Preferred brand)	Ded & 50%
Tier 3 (Non-preferred drugs)	Ded & 50%
Tier 4 (Specialty drugs)	Ded & 50%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$70
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	Yes

Plan benefit highlights

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

- Advanced Premium Tax Credits (APTC). Income-based APTCs are available to eligible members.
- Health Savings Account (HSA)
 eligible plans. Quartz offers HSA eligible Bronze and Catastrophic
 plans for individuals who use an HSA
 pre-tax savings account to help
 cover out-of-pocket expenses like
 copays and coinsurance.
- Quartz Virtual First benefit. Members have a \$0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- Standard "Easy Compare" Plans.
 These plans have standardized
 deductibles, coinsurance, out-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.

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).