#### \$4,000 DED • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$4,000
Family deductible	\$8,000
Coinsurance	30%
Medical max out-of-pocket single	\$9,000
Medical max out-of-pocket family	\$16,000
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$35
Mental/Behavioral health visit	\$35
Office visit - Specialty	\$80
Urgent care	\$80
Lab	\$35
X-ray	\$80
Hospital services	
Emergency room	\$600
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	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 Pricing plans - cost may incur.
- Standard "Easy Pricing" plans. These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- 4-tier formulary. Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- Option to add dental & vision. Ability to add dental and adult vision benefits to all Gold plans.

#### MAINTENANCE \$700 DED • ON & OFF EXCHANGE



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           Hospital IP         \$2,500/day           Mental/Behavioral health IP         \$2,500/day           Hospital OP         Ded & Coins           Prescription drug benefits         \$0           \$0 and preventive drugs         \$0           Low-cost generics (LCG)         \$5           Tier 1 (Generics)         \$10           Tier 2 (Preferred brand)         \$50           Tier 4 (Specialty drugs)         60%           Other benefits/services         MRI/PET/CAT         Ded & \$50           DME         Coins           Skilled nursing         \$2,500/day	OOP costs	
Coinsurance 0%  Medical max out-of-pocket single \$9,300  Medical max out-of-pocket family \$18,600  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Other benefits/services  MRI/PET/CAT Ded & \$150  DME Coins  Skilled nursing \$2,500/day  Optional buy-up	Single deductible	\$700
Medical max out-of-pocket single\$9,300Medical max out-of-pocket family\$18,600Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$40Mental/Behavioral health visit\$40Office visit - Specialty\$80Urgent care\$75Lab\$40X-ray\$80Hospital servicesEmergency room\$550Hospital IP\$2,500/dayMental/Behavioral health IP\$2,500/dayHospital OPDed & CoinsPrescription drug benefits\$0 and preventive drugs\$0Low-cost generics (LCG)\$5Tier 1 (Generics)\$10Tier 2 (Preferred brand)\$50Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)60%Other benefits/servicesMRI/PET/CATDed & \$150DMECoinsSkilled nursing\$2,500/dayDental & visionOptional buy-up	Family deductible	\$1,400
Medical max out-of-pocket family \$18,600  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Coinsurance	0%
Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Medical max out-of-pocket single	\$9,300
Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Other benefits/services  MRI/PET/CAT Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Medical max out-of-pocket family	\$18,600
Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Office visits	
Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
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  Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Office visit PCP	\$40
Urgent care \$75  Lab \$40  X-ray \$80  Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Mental/Behavioral health visit	\$40
Lab	Office visit - Specialty	\$80
Hospital services  Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Urgent care	\$75
Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Lab	\$40
Emergency room \$550  Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	X-ray	\$80
Hospital IP \$2,500/day  Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Hospital services	
Mental/Behavioral health IP \$2,500/day  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Emergency room	\$550
Hospital OP Ded & Coins  Prescription drug benefits  \$ 0 and preventive drugs \$ 0  Low-cost generics (LCG) \$ 5  Tier 1 (Generics) \$ 10  Tier 2 (Preferred brand) \$ 50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Hospital IP	\$2,500/day
Prescription drug benefits  \$ 0 and preventive drugs \$ 0  Low-cost generics (LCG) \$ 5  Tier 1 (Generics) \$ 10  Tier 2 (Preferred brand) \$ 50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Mental/Behavioral health IP	\$2,500/day
\$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  PT/OT/ST  Ded & \$150  PT/OT/ST  Ded & \$50  Coins  Skilled nursing  \$2,500/day  Dental & vision	Hospital OP	Ded & Coins
Low-cost generics (LCG) \$5  Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Prescription drug benefits	
Tier 1 (Generics) \$10  Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	\$0 and preventive drugs	\$0
Tier 2 (Preferred brand) \$50  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Low-cost generics (LCG)	\$5
Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Tier 1 (Generics)	\$10
Tier 4 (Specialty drugs) 60%  Other benefits/services  MRI/PET/CAT Ded & \$150  PT/OT/ST Ded & \$50  DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	Tier 2 (Preferred brand)	\$50
Other benefits/services  MRI/PET/CAT  Ded & \$150  PT/OT/ST  Ded & \$50  DME  Coins  Skilled nursing  \$2,500/day  Dental & vision  Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT         Ded & \$150           PT/OT/ST         Ded & \$50           DME         Coins           Skilled nursing         \$2,500/day           Dental & vision         Optional buy-up	Tier 4 (Specialty drugs)	60%
PT/OT/ST  Ded & \$50  DME  Coins  Skilled nursing  \$2,500/day  Dental & vision  Optional buy-up	Other benefits/services	
DME Coins  Skilled nursing \$2,500/day  Dental & vision Optional buy-up	MRI/PET/CAT	Ded & \$150
Skilled nursing \$2,500/day <b>Dental &amp; vision</b> Optional buy-up	PT/OT/ST	Ded & \$50
Dental & vision Optional buy-up	DME	Coins
1 7 1	Skilled nursing	\$2,500/day
HSA-eligible No	Dental & vision	Optional buy-up
	HSA-eligible	No

#### Plan benefit highlights

Quartz Gold plans are a good option for individuals willing to pay higher monthly premiums to lower out-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 Pricing plans - cost may incur
- Standard "Easy Pricing" plans. These plans have standardized deductibles, coinsurance, out-of-pocket limits, and copays for specific services within each metal level, making it easier to compare plans across different companies. If a plan offers "Easy Pricing," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- 4-tier formulary. Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- Option to add dental & vision. Ability to add dental and adult vision benefits to all Gold plans.

#### STANDARD EASY PRICING • ON & OFF EXCHANGE



Single deductible \$2,000  Family deductible \$4,000  Coinsurance 25%  Medical max out-of-pocket single \$8,200  Medical max out-of-pocket family \$16,400	
Coinsurance 25%  Medical max out-of-pocket single \$8,200	
Medical max out-of-pocket single \$8,200	
Medical may out-of-packet family \$16,400	
Medical Hax out of pocket fairling \$10,400	
Office visits	
Virtual visits (PCP/BH/UC) \$30	
Office visit PCP \$30	
Mental/Behavioral health visit \$30	
Office visit - Specialty \$60	
Urgent care \$45	
Lab Ded & Coins	
X-ray Ded & Coins	
Hospital services	
Emergency room Ded & Coins	
Hospital IP Ded & Coins	
Mental/Behavioral health IP Ded & Coins	
Hospital OP Ded & Coins	
Prescription drug benefits	
\$0 and preventive drugs \$0	
Low-cost generics (LCG) \$15	
Tier I (Generics) \$15	
Tier 2 (Preferred brand) \$30	
Tier 3 (Non-preferred drugs) \$60	
Tier 4 (Specialty drugs) \$250	
Other benefits/services	
MRI/PET/CAT Ded & Coins	
PT/OT/ST \$30	
DME Coins	
Skilled nursing Ded & Coins	
Dental & vision Optional buy-u	р
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 Pricing plans - cost may incur.
- Standard "Easy Pricing" plans. These
  plans have standardized deductibles,
  coinsurance, out-of-pocket limits,
  and copays for specific services
  within each metal level, making it
  easier to compare plans across
  different companies. If a plan offers
  "Easy Pricing," you can expect the
  deductibles, coinsurance, out-ofpocket limits, and copays for certain
  services to be the same, regardless of
  the company offering the plan.
- 4-tier formulary. Applies to both the non-Standard and Standard Plans and features a \$0 copay for preventive and maintenance medications.
- Option to add dental & vision. Ability to add dental and adult vision benefits to all Gold plans.

#### \$8,000 DED • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$8,000
Family deductible	\$16,000
Coinsurance	50%
Medical max out-of-pocket single	\$9,900
Medical max out-of-pocket family	\$19,800
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$60
X-ray	\$120
Hospital services	
Emergency room	\$1,000
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### \$9,000 DED • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$9,000
Family deductible	\$18,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,250
Medical max out-of-pocket family	\$20,500
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$30
Mental/Behavioral health visit	\$60
Office visit - Specialty	\$90
Urgent care	\$90
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### STANDARD EASY PRICING • ON & OFF EXCHANGE



Single deductible \$6,000  Family deductible \$12,000  Coinsurance 40%  Medical max out-of-pocket single \$8,900  Medical max out-of-pocket family \$17,800  Office visits  Virtual visits (PCP/BH/UC) \$40  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins  X-ray Ded & Coins
Coinsurance 40%  Medical max out-of-pocket single \$8,900  Medical max out-of-pocket family \$17,800  Office visits  Virtual visits (PCP/BH/UC) \$40  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Medical max out-of-pocket single \$8,900  Medical max out-of-pocket family \$17,800  Office visits  Virtual visits (PCP/BH/UC) \$40  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Medical max out-of-pocket family \$17,800  Office visits  Virtual visits (PCP/BH/UC) \$40  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Office visits  Virtual visits (PCP/BH/UC) \$40  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Virtual visits (PCP/BH/UC) \$40  Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Office visit PCP \$40  Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Mental/Behavioral health visit \$40  Office visit - Specialty \$80  Urgent care \$60  Lab Ded & Coins
Office visit - Specialty \$80 Urgent care \$60 Lab Ded & Coins
Urgent care \$60  Lab Ded & Coins
Lab Ded & Coins
X-ray Ded & Coins
Hospital services
Emergency room Ded & Coins
Hospital IP Ded & Coins
Mental/Behavioral health IP Ded & Coins
Hospital OP Ded & Coins
Prescription drug benefits
\$0 and preventive drugs \$0
Low-cost generics (LCG) \$20
Tier I (Generics) \$20
Tier 2 (Preferred brand) \$40
Tier 3 (Non-preferred drugs) Ded & \$80
Tier 4 (Specialty drugs) Ded & \$350
Other benefits/services
MRI/PET/CAT Ded & Coins
PT/OT/ST \$40
DME Coins
Skilled nursing Ded & Coins
Dental & vision Optional buy-up
HSA-eligible No

#### Plan benefit highlights

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

#### \$150 DED CSR 94 • ON EXCHANGE



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

#### Plan benefit highlights

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

#### \$200 DED CSR 94 • ON EXCHANGE



OOP costs	
Single deductible	\$200
Family deductible	\$400
Coinsurance	10%
Medical max out-of-pocket single	\$2,100
Medical max out-of-pocket family	\$4,200
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$5
Mental/Behavioral health visit	\$5
Office visit - Specialty	\$15
Urgent care	\$15
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier I (Generics)	\$5
Tier 2 (Preferred brand)	\$25
Tier 3 (Non-preferred drugs)	20%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### STANDARD EASY PRICING CSR 94 • ON EXCHANGE



OOP costs	
Single deductible	\$0
Family deductible	\$0
Coinsurance	25%
Medical max out-of-pocket single	\$2,200
Medical max out-of-pocket family	\$4,400
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$0
Mental/Behavioral health visit	\$0
Office visit - Specialty	\$10
Urgent care	\$5
Lab	Coins
X-ray	Coins
Hospital services	
Emergency room	Coins
Hospital IP	Coins
Mental/Behavioral health IP	Coins
Hospital OP	Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier I (Generics)	\$0
Tier 2 (Preferred brand)	\$15
Tier 3 (Non-preferred drugs)	\$50
Tier 4 (Specialty drugs)	\$150
Other benefits/services	
MRI/PET/CAT	Coins
PT/OT/ST	\$0
DME	Coins
Skilled nursing	Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### \$1,150 DED CSR 87 • ON EXCHANGE



OOP costs	
Single deductible	\$1,150
Family deductible	\$2,300
Coinsurance	20%
Medical max out-of-pocket single	\$3,500
Medical max out-of-pocket family	\$7,000
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$15
Mental/Behavioral health visit	\$20
Office visit - Specialty	\$45
Urgent care	\$45
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$5
Tier I (Generics)	\$10
Tier 2 (Preferred brand)	\$30
Tier 3 (Non-preferred drugs)	30%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### \$1,500 DED CSR 87 • ON EXCHANGE



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

#### Plan benefit highlights

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

#### STANDARD EASY PRICING CSR 87 • ON EXCHANGE



OOP costs	
Single deductible	\$700
Family deductible	\$1,400
Coinsurance	30%
Medical max out-of-pocket single	\$3,300
Medical max out-of-pocket family	\$6,600
Office visits	
Virtual visits (PCP/BH/UC)	\$20
Office visit PCP	\$20
Mental/Behavioral health visit	\$20
Office visit - Specialty	\$40
Urgent care	\$30
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier I (Generics)	\$10
Tier 2 (Preferred brand)	\$20
Tier 3 (Non-preferred drugs)	Ded & \$60
Tier 4 (Specialty drugs)	Ded & \$250
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$20
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### \$5,500 DED CSR 73 • ON EXCHANGE



Single deductible \$5,500  Family deductible \$11,000  Coinsurance 40%  Medical max out-of-pocket single \$8,400  Medical max out-of-pocket family \$16,800  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$30  Mental/Behavioral health visit \$40  Office visit - Specialty \$90  Urgent care \$90  Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & Coins  MRI/PET/CAT Ded & Coins  DME Coins  Dental & Vision Optional buy-up  HSA-eligible No	OOP costs	
Coinsurance 40%  Medical max out-of-pocket single \$8,400  Medical max out-of-pocket family \$16,800  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$30  Mental/Behavioral health visit \$40  Office visit - Specialty \$90  Urgent care \$90  Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & Coins  PT/OT/ST Ded & Coins  Ded & Coins  PT/OT/ST Ded & Coins	Single deductible	\$5,500
Medical max out-of-pocket single\$8,400Medical max out-of-pocket family\$16,800Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$30Mental/Behavioral health visit\$40Office visit - Specialty\$90Urgent care\$90LabDed & CoinsX-rayDed & CoinsHospital servicesEmergency roomDed & CoinsHospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0 and preventive drugs\$0Low-cost generics (LCG)\$10Tier 1 (Generics)\$35Tier 2 (Preferred brand)\$100Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Family deductible	\$11,000
Medical max out-of-pocket family \$16,800  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$30  Mental/Behavioral health visit \$40  Office visit - Specialty \$90  Urgent care \$90  Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  DME Coins  Dental & vision Optional buy-up	Coinsurance	40%
Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$30  Mental/Behavioral health visit \$40  Office visit - Specialty \$90  Urgent care \$90  Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Other benefits/services  MRI/PET/CAT Ded & Coins  Ded & Coins  Ped & Coins  PT/OT/ST Ded & Coins	Medical max out-of-pocket single	\$8,400
Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$30  Mental/Behavioral health visit \$40  Office visit - Specialty \$90  Urgent care \$90  Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  DME Coins  Dental & vision Optional buy-up	Medical max out-of-pocket family	\$16,800
Office visit PCP\$30Mental/Behavioral health visit\$40Office visit - Specialty\$90Urgent care\$90LabDed & CoinsX-rayDed & CoinsHospital servicesEmergency roomDed & CoinsHospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0\$0 and preventive drugs\$0Low-cost generics (LCG)\$10Tier 1 (Generics)\$35Tier 2 (Preferred brand)\$100Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsPT/OT/STDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Office visits	
Mental/Behavioral health visit \$40  Office visit - Specialty \$90  Urgent care \$90  Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Other benefits/services  MRI/PET/CAT Ded & Coins  DME Coins  Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
Office visit - Specialty  Urgent care  \$90  Lab  Ded & Coins  X-ray  Ded & Coins  Hospital services  Emergency room  Ded & Coins  Hospital IP  Ded & Coins  Mental/Behavioral health IP  Ded & Coins  Prescription drug benefits  \$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  Ped & Coins  Ded & Coins	Office visit PCP	\$30
Urgent care \$90  Lab Ded & Coins X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Mental/Behavioral health visit	\$40
Lab Ded & Coins  X-ray Ded & Coins  Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Office visit - Specialty	\$90
Hospital services  Emergency room Ded & Coins  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Urgent care	\$90
Emergency room Ded & Coins Hospital IP Ded & Coins Mental/Behavioral health IP Ded & Coins Hospital OP Ded & Coins  Prescription drug benefits \$0 and preventive drugs \$0 Low-cost generics (LCG) \$10 Tier 1 (Generics) \$35 Tier 2 (Preferred brand) \$100 Tier 3 (Non-preferred drugs) 50% Tier 4 (Specialty drugs) Ded & 60% Other benefits/services  MRI/PET/CAT Ded & Coins PT/OT/ST Ded & Coins DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	Lab	Ded & Coins
Emergency room  Hospital IP  Ded & Coins  Mental/Behavioral health IP  Ded & Coins  Hospital OP  Ded & Coins  Prescription drug benefits  \$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  DME  Coins  Skilled nursing  Dental & vision  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)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  DME  Coins  Skilled nursing  Dental & vision  Ded & Coins  Optional buy-up	Hospital services	
Mental/Behavioral health IP  Ded & Coins  Hospital OP  Ded & Coins  Prescription drug benefits  \$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  DME  Coins  Skilled nursing  Dental & vision  Ded & Coins  Optional buy-up	Emergency room	Ded & Coins
Hospital OP  Prescription drug benefits  \$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  DME  Coins  Skilled nursing  Dental & vision  Ded & Coins  Optional buy-up	Hospital IP	Ded & Coins
Prescription drug benefits  \$ 0 and preventive drugs \$ 0  Low-cost generics (LCG) \$ 10  Tier 1 (Generics) \$ 35  Tier 2 (Preferred brand) \$ 100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Mental/Behavioral health IP	Ded & Coins
\$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Dental & vision  \$100  \$100  \$100  \$100  \$200  \$35  \$35  \$35  \$35  \$36  \$36  \$36  \$37  \$38  \$38  \$38  \$38  \$40  \$38  \$38  \$38  \$40  \$400	Hospital OP	Ded & Coins
Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Prescription drug benefits	
Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	\$0 and preventive drugs	\$0
Tier 2 (Preferred brand) \$100  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Low-cost generics (LCG)	\$10
Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier I (Generics)	\$35
Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier 2 (Preferred brand)	\$100
Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier 4 (Specialty drugs)	Ded & 60%
PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Other benefits/services	
DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins  Dental & vision Optional buy-up	PT/OT/ST	Ded & Coins
Dental & vision Optional buy-up	DME	Coins
1 / 1	Skilled nursing	Ded & Coins
HSA-eligible No	Dental & vision	Optional buy-up
	HSA-eligible	No

#### Plan benefit highlights

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

#### \$7,000 DED CSR 73 • ON EXCHANGE



Single deductible \$7,000  Family deductible \$14,000  Coinsurance 50%  Medical max out-of-pocket single \$8,200  Medical max out-of-pocket family \$16,400  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$50  Mental/Behavioral health visit \$50  Office visit - Specialty \$100  Urgent care \$100  Lab \$60  X-ray \$120  Hospital services  Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  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%  Tier 4 (Specialty drugs) Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Dental & vision Optional buy-up  HSA-eligible No	OOP costs	
Coinsurance 50%  Medical max out-of-pocket single \$8,200  Medical max out-of-pocket family \$16,400  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$50  Mental/Behavioral health visit \$50  Office visit - Specialty \$100  Urgent care \$100  Lab \$60  X-ray \$120  Hospital services  Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  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%  Tier 4 (Specialty drugs) Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Dental & vision Optional buy-up	Single deductible	\$7,000
Medical max out-of-pocket single\$8,200Medical max out-of-pocket family\$16,400Office visitsVirtual visits (PCP/BH/UC)\$0Office visit PCP\$50Mental/Behavioral health visit\$50Office visit - Specialty\$100Urgent care\$100Lab\$60X-ray\$120Hospital servicesEmergency room\$1,000Hospital IPDed & CoinsMental/Behavioral health IPDed & CoinsHospital OPDed & CoinsPrescription drug benefits\$0 and preventive drugs\$0Low-cost generics (LCG)\$10Tier 1 (Generics)\$35Tier 2 (Preferred brand)\$80Tier 3 (Non-preferred drugs)50%Tier 4 (Specialty drugs)Ded & 60%Other benefits/servicesMRI/PET/CATDed & CoinsDMECoinsSkilled nursingDed & CoinsDental & visionOptional buy-up	Family deductible	\$14,000
Medical max out-of-pocket family \$16,400  Office visits  Virtual visits (PCP/BH/UC) \$0  Office visit PCP \$50  Mental/Behavioral health visit \$50  Office visit - Specialty \$100  Urgent care \$100  Lab \$60  X-ray \$120  Hospital services  Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PHOSE Coins  DME Coins  Dental & vision Optional buy-up	Coinsurance	50%
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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Medical max out-of-pocket single	\$8,200
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  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%  Other benefits/services  MRI/PET/CAT Ded & Coins  PRI/OT/ST Ded & Coins  Skilled nursing Dental & vision Optional buy-up	Medical max out-of-pocket family	\$16,400
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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Office visits	
Mental/Behavioral health visit \$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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Virtual visits (PCP/BH/UC)	\$0
Office visit - Specialty \$100  Urgent care \$100  Lab \$60  X-ray \$120  Hospital services  Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Office visit PCP	\$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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Mental/Behavioral health visit	\$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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Office visit - Specialty	\$100
Hospital services  Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Urgent care	\$100
Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Lab	\$60
Emergency room \$1,000  Hospital IP Ded & Coins  Mental/Behavioral health IP Ded & Coins  Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	X-ray	\$120
Hospital IP  Mental/Behavioral health IP  Ded & Coins  Hospital OP  Ded & Coins  Prescription drug benefits  \$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  Tier 2 (Preferred brand)  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  DME  Coins  Skilled nursing  Dental & vision  Ded & Coins  Optional buy-up	Hospital services	
Mental/Behavioral health IP  Ded & Coins  Hospital OP  Ded & Coins  Prescription drug benefits  \$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  \$35  Tier 2 (Preferred brand)  \$80  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  DME  Coins  Skilled nursing  Dental & vision  Ded & Coins  Optional buy-up	Emergency room	\$1,000
Hospital OP Ded & Coins  Prescription drug benefits  \$0 and preventive drugs \$0  Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Hospital 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%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Mental/Behavioral health IP	Ded & Coins
\$0 and preventive drugs  Low-cost generics (LCG)  Tier 1 (Generics)  \$35  Tier 2 (Preferred brand)  \$80  Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  PT/OT/ST  Ded & Coins  DME  Skilled nursing  Dental & vision  \$0  \$10  \$10  \$10  \$10  \$25  \$35  \$35  \$35  \$35  \$40  \$40  \$40  \$40  \$40  \$40  \$40  \$4	Hospital OP	Ded & Coins
Low-cost generics (LCG) \$10  Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Prescription drug benefits	
Tier 1 (Generics) \$35  Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	\$0 and preventive drugs	\$0
Tier 2 (Preferred brand) \$80  Tier 3 (Non-preferred drugs) 50%  Tier 4 (Specialty drugs) Ded & 60%  Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Low-cost generics (LCG)	\$10
Tier 3 (Non-preferred drugs)  Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier 1 (Generics)	\$35
Tier 4 (Specialty drugs)  Other benefits/services  MRI/PET/CAT  Ded & Coins  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier 2 (Preferred brand)	\$80
Other benefits/services  MRI/PET/CAT Ded & Coins  PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Ded & Coins  Optional buy-up	Tier 3 (Non-preferred drugs)	50%
MRI/PET/CAT  PT/OT/ST  Ded & Coins  DME  Coins  Skilled nursing  Ded & Coins  Ded & Coins  Optional buy-up	Tier 4 (Specialty drugs)	Ded & 60%
PT/OT/ST Ded & Coins  DME Coins  Skilled nursing Ded & Coins  Dental & vision Optional buy-up	Other benefits/services	
DME Coins Skilled nursing Ded & Coins Dental & vision Optional buy-up	MRI/PET/CAT	Ded & Coins
Skilled nursing Ded & Coins  Dental & vision Optional buy-up	PT/OT/ST	Ded & Coins
Dental & vision Optional buy-up	DME	Coins
	Skilled nursing	Ded & Coins
HSA-eligible No	Dental & vision	Optional buy-up
	HSA-eligible	No

#### Plan benefit highlights

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

#### STANDARD EASY PRICING CSR 73 • ON EXCHANGE



OOP costs	
Single deductible	\$3,000
Family deductible	\$6,000
Coinsurance	40%
Medical max out-of-pocket single	\$7,400
Medical max out-of-pocket family	\$14,800
Office visits	
Virtual visits (PCP/BH/UC)	\$40
Office visit PCP	\$40
Mental/Behavioral health visit	\$40
Office visit - Specialty	\$80
Urgent care	\$60
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$20
Tier 1 (Generics)	\$20
Tier 2 (Preferred brand)	\$40
Tier 3 (Non-preferred drugs)	Ded & \$80
Tier 4 (Specialty drugs)	Ded & \$350
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$40
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

#### Plan benefit highlights

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

#### \$0 MEDICAL DED • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$10,400
Medical max out-of-pocket family	\$20,800
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit - Specialty	\$160
Urgent care	\$175
Lab	\$100
X-ray	\$200
Hospital services	
Emergency room	\$1,500
Hospital IP	\$3,000/day
Mental/Behavioral health IP	\$3,000/day
Hospital OP	\$2,000
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$200
Tier 3 (Non-preferred drugs)	\$2,250 Ded & 50%
Tier 4 (Specialty drugs)	\$2,250 Ded & 50%
Other benefits/services	
MRI/PET/CAT	\$1,000
PT/OT/ST	\$155
DME	Coins
Skilled nursing	\$3,000/day
Dental & vision	Optional buy-up
HSA-eligible	Yes

#### Plan benefit highlights

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

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

#### \$10,150 DED • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$10,150
Family deductible	\$20,300
Coinsurance	50%
Medical max out-of-pocket single	\$10,600
Medical max out-of-pocket family	\$21,200
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$250
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Not available
HSA-eligible	Yes

#### Plan benefit highlights

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

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

#### STANDARD EASY PRICING • ON & OFF EXCHANGE



OOP costs	
Single deductible	\$7,500
Family deductible	\$15,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,000
Medical max out-of-pocket family	\$20,000
Office visits	
Virtual visits (PCP/BH/UC)	\$50
Office visit PCP	\$50
Mental/Behavioral health visit	\$50
Office visit - Specialty	\$100
Urgent care	\$75
Lab	Ded & 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 I (Generics)	\$25
Tier 2 (Preferred brand)	Ded & \$50
Tier 3 (Non-preferred drugs)	Ded & \$100
Tier 4 (Specialty drugs)	Ded & \$500
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$50
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	Yes

#### Plan benefit highlights

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

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

# Catastrophic

ON & OFF EXCHANGE



OOP costs	
Single deductible	\$10,600
Family deductible	\$21,200
Coinsurance	0%
Medical max out-of-pocket single	\$10,600
Medical max out-of-pocket family	\$21,200
Office visits	
Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins
Prescription drug benefits	
Pharmacy	Ded & Coins
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins
Dental & vision	Not available
HSA-eligible	Yes

#### Plan benefit highlights

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

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

### \$1,500 MEDICAL DED DIRECT • OFF EXCHANGE



OOP	costs
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OOP COSIS	
Single deductible	\$1,500
Family deductible	\$3,000
Coinsurance	40%
Medical max out-of-pocket single	\$9,250
Medical max out-of-pocket family	\$18,500
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$25
Mental/Behavioral health visit	\$25
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$40
X-ray	\$100
Hospital services	
Emergency room	\$500
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$10
Tier 2 (Preferred brand)	\$55
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	\$1,250 Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

### **\$0 DED DIRECT • OFF EXCHANGE**



OOP costs	
Single deductible	\$0
Family deductible	\$0
Coinsurance	50%
Medical max out-of-pocket single	\$9,900
Medical max out-of-pocket family	\$19,800
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$55
Mental/Behavioral health visit	\$55
Office visit - Specialty	\$110
Urgent care	\$110
Lab	\$55
X-ray	\$110
Hospital services	
Emergency room	\$1,200
Hospital IP	\$1,500/day
Mental/Behavioral health IP	\$1,500/day
Hospital OP	\$500
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$10
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	\$300
Tier 4 (Specialty drugs)	\$600
Other benefits/services	
MRI/PET/CAT	\$500
PT/OT/ST	\$110
DME	Coins
Skilled nursing	\$1,500/day
Dental & vision	Optional buy-up
HSA-eligible	No

### \$3,500 MEDICAL DED DIRECT • OFF EXCHANGE



OOP costs	
Single deductible	\$3,500
Family deductible	\$7,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,500
Medical max out-of-pocket family	\$21,000
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$20
Mental/Behavioral health visit	\$20
Office visit - Specialty	\$100
Urgent care	\$100
Lab	\$40
X-ray	\$100
Hospital services	
Emergency room	\$1,250
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$0
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$150
Tier 3 (Non-preferred drugs)	\$2,500 Ded & 50%
Tier 4 (Specialty drugs)	\$2,500 Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	\$100
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up

No

**HSA-eligible** 

### \$5,950 HSA DIRECT • OFF EXCHANGE



OOP costs	
Single deductible	\$5,950
Family deductible	\$11,900
Coinsurance	0%
Medical max out-of-pocket single	\$5,950
Medical max out-of-pocket family	\$11,900
Office visits	
Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit PCP	Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	Ded & Coins
Tier 1 (Generics)	Ded & Coins
Tier 2 (Preferred brand)	Ded & Coins
Tier 3 (Non-preferred drugs)	Ded & Coins
Tier 4 (Specialty drugs)	Ded & Coins
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Ded & Coins
Skilled nursing	Ded & Coins

Not available

Yes

**Dental & vision** 

**HSA-eligible** 

### \$5,000 DED DIRECT • OFF EXCHANGE



OOP costs	
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Single deductible	\$5,000
Family deductible	\$10,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,000
Medical max out-of-pocket family	\$20,000
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit - Specialty	\$150
Urgent care	\$150
Lab	\$75
X-ray	\$150
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier I (Generics)	\$35
Tier 2 (Preferred brand)	\$180
Tier 3 (Non-preferred drugs)	Ded & 70%
Tier 4 (Specialty drugs)	60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No

### \$8,200 HSA DIRECT • OFF EXCHANGE



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

Yes

**HSA-eligible** 

### \$10,000 DED DIRECT • OFF EXCHANGE



OOP	CC	วร	ts
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Single deductible	\$10,000
Family deductible	\$20,000
Coinsurance	50%
Medical max out-of-pocket single	\$10,100
Medical max out-of-pocket family	\$20,200
Office visits	
Virtual visits (PCP/BH/UC)	\$0
Office visit PCP	\$80
Mental/Behavioral health visit	\$80
Office visit - Specialty	Ded & Coins
Urgent care	Ded & Coins
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
\$0 and preventive drugs	\$0
Low-cost generics (LCG)	\$15
Tier 1 (Generics)	\$35
Tier 2 (Preferred brand)	\$250
Tier 3 (Non-preferred drugs)	Ded & 50%
Tier 4 (Specialty drugs)	Ded & 50%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental & vision	Optional buy-up
HSA-eligible	No