

A photograph of two women with curly hair sitting on a couch and laughing. The woman on the left has glasses and is wearing a striped shirt. The woman on the right is wearing a white shirt. They are both smiling broadly. The background is a bright, slightly blurred indoor setting with a beige cushion and red pillows.

Quartz®
Find your spark.

Welcome to well-living.

2023 State of Wisconsin Group Health Insurance Program

ChooseQuartz.com

Peace of mind health care coverage. Doesn't that sound great?

When it comes to your health and well-being, nothing beats peace of mind. When you choose Quartz, you can rest assured, you get a wide selection of trusted providers and quality care. All backed by local service so you can enjoy a life well-lived!





It's simple to choose Quartz.

- ▶ **Get to know us!** This booklet shares why Quartz is the right choice for you and your family.
- ▶ Visit **ChooseQuartz.com** to search for providers and see more plan details.
- ▶ Explore your benefits and rates at **etf.wi.gov**.
- ▶ Complete your employer's enrollment process, selecting the Quartz network that best meets your needs.

The **right network**, right by you

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

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

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

UW
Health

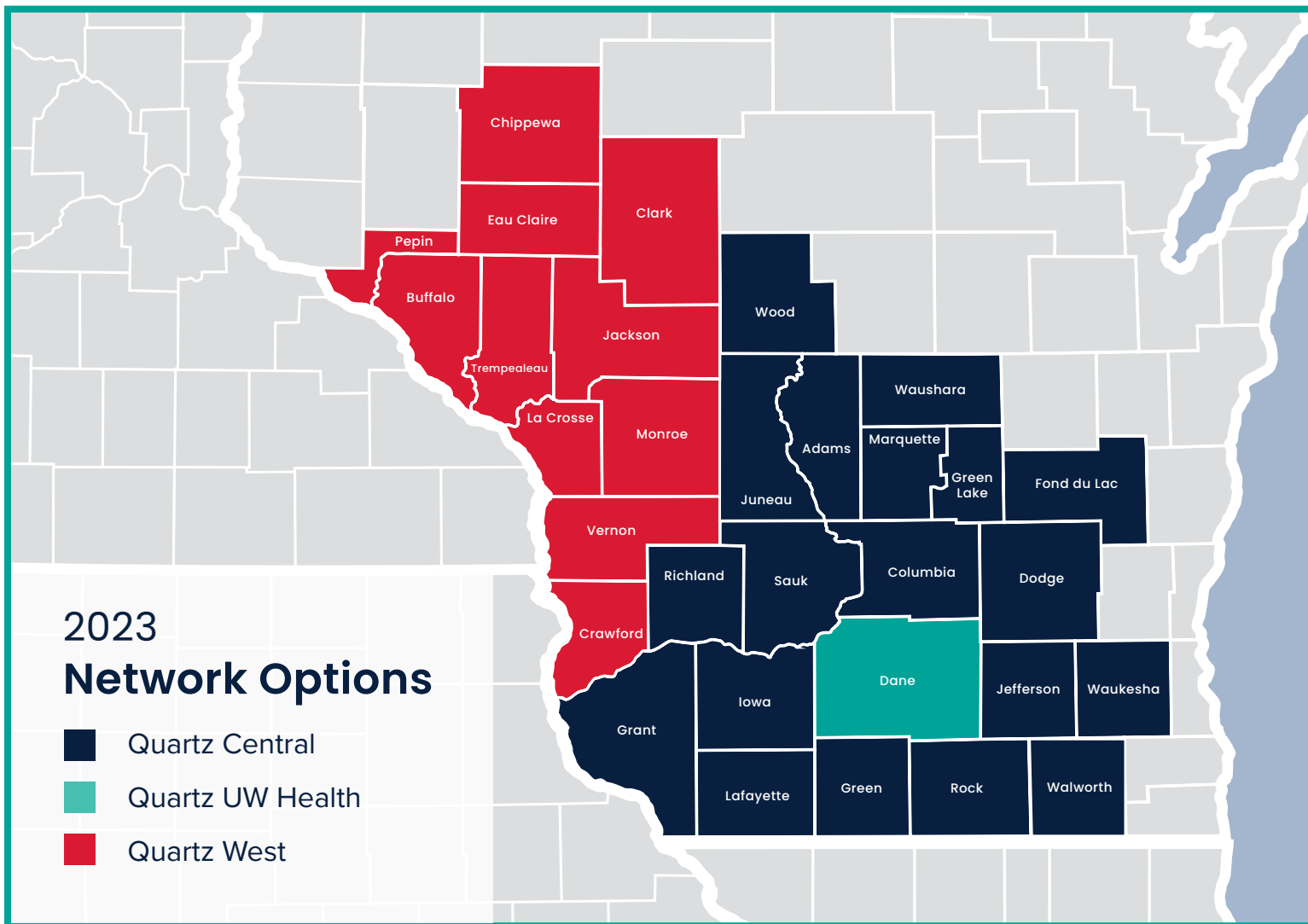
Choose the **Quartz – UW Health Network** for **primary care in Dane County** (excluding the communities of Cambridge, Marshall, and Mazomanie).

Central

Choose the **Quartz – Central Network** for **primary care in the middle and eastern parts of the state outside of Dane County** (or in Cambridge, Marshall, and Mazomanie). You'll also have access to specialty care providers in other parts of Wisconsin and northern Illinois.

West

Choose the **Quartz – West Network** for **primary care in western Wisconsin**. You'll also have access to providers in select Iowa and Minnesota counties for specialty care.



Provider Partnerships — the Quartz Difference

You never know when you might get sick or injured. But, if it happens, you'll be glad your Quartz plan gives you access to top-notch care from trusted providers.

Quartz is **provider owned by the health care delivery systems of UW Health, UnityPoint Health, Gundersen Health System, and Advocate Aurora Health.** Together, our integrated approach to patient care is all about your health and well-being.

Your options include local community-based care, regional specialty clinics, nationally ranked hospitals, trauma centers, and much more.



Ready to “Find a Doctor”?

Our Find a Doctor tool will help you **search for network providers.**

Visit QuartzBenefits.com/findadoctor.

Or, our partners can help you find a provider:



(888) 863-5502



(608) 775-0601
(800) 362-9567



PARTNER OF **UWHealth**

(608) 417-3748



(608) 821-4819
(800) 552-4255

Aurora Health Care

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



Feel confident
with our **featured
providers**

UnityPoint

Health – Meriter

Community-based
hospital and
primary
care
clinics

**University
Hospital**

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

UW Health
Seven hospitals
and **80+**
outpatient
sites

Gundersen

Health System

Serving **21**
counties in Iowa,
Minnesota, and
Wisconsin

**American Family
Children's Hospital**
Among the nation's
elite children's
hospitals,

with pediatric and
surgical neonatal
intensive care

Gundersen

Lutheran

Medical Center

Teaching hospital with
a **Level II trauma and
emergency center**

**UW Health
East Madison
Hospital**

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

Where to Get Care

Choose the right care for the right situation. Explore these options that are available with your Quartz plan.

Member cost share varies by plan. Refer to your Summary of Benefits and Coverage for copay, coinsurance, and deductible amounts.

	Telehealth	Primary Care	Virtual Visit	Urgent Care	Emergency Care
Hours	Normal clinic hours	Normal clinic hours	24/7	Extended hours	24/7
Cost	\$\$	\$\$	\$	\$\$\$	\$\$\$\$
What it is	A scheduled appointment with your usual provider during clinic hours, via video or phone.	Regular, nonemergency care. Face-to-face appointment with your provider in their clinic or office.	An on-demand appointment with a health care provider via your smartphone, tablet, or computer.	In-person, walk-in care at designated locations, usually with extended hours.	In-person care 24/7 when help is needed right away to prevent an adverse health outcome.
When to use	For service outside of the clinic, including: • Routine visits • Surgery follow-ups • Mental health services • Screenings	For in-clinic services, for instance: • Routine checkups • Annual physicals • Preventive screenings • Vaccinations • Non-urgent injuries and illness	For urgent, nonemergency symptoms, like: • Cough • Headaches • Nausea • Rashes • Sore throat • Sprains	For health issues or injuries that need prompt attention, but are not serious enough for emergency care, such as: • Cuts, scrapes, and bruises • Sprains and strains • Ear pain or infection • Rashes and insect bites • Sore or strep throat	For serious and/or life-threatening situations, for example: • Chest pain or heart attack • Numbness or weakness on one side or stroke symptoms • Shortness of breath • Major illness • Traumatic injury
How to access	Call your provider's office to schedule a telehealth visit (if available) and get connection instructions.	Call your primary care provider or clinic to schedule ahead of time.	Set up an account ahead of time so you're prepared to log in if you are sick or injured. Learn more at QuartzBenefits.com/digitaltools .	Call your primary care provider or clinic first, day or night. They will advise you if you should go to urgent care.	Call 911 or go to the nearest hospital emergency department for immediate help.

Virtual Visits 24/7

Your fever doesn't care what time it is, but we know you do! When you, your partner, or children are sick or injured, **you want care now**. It's simple – set up your virtual visit account today for virtual care when you need it.

Set up your virtual visit account today:



- Download the **Care Anywhere University of Wisconsin** app.
- Or, visit uwhealthcareanywhere.org to set up your account.

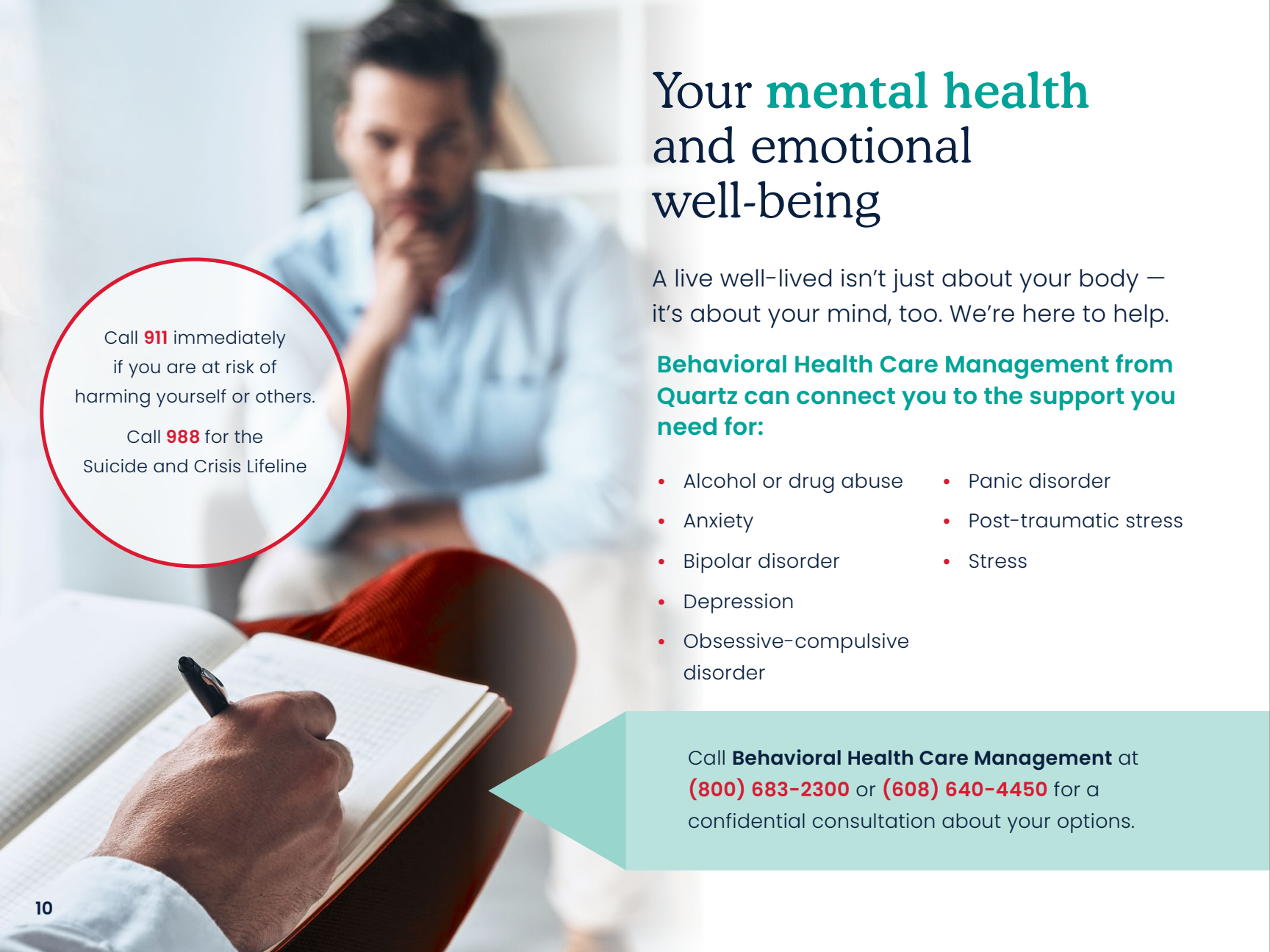


- Download the **Gundersen VirtualVisit** app.
- Learn more and explore frequently asked questions at gundersenvirtualvisit.org.



- Download the **LiveWell with Advocate Aurora** app.
- Or, visit livewell.aah.org to sign up or start a visit.





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

A live well-lived isn't just about your body — it's about your mind, too. We're here to help.

Behavioral Health Care Management from Quartz can connect you to the support you need for:

- Alcohol or drug abuse
- Anxiety
- Bipolar disorder
- Depression
- Obsessive-compulsive disorder
- Panic disorder
- Post-traumatic stress
- Stress

Call **Behavioral Health Care Management** at **(800) 683-2300** or **(608) 640-4450** for a confidential consultation about your options.

Call **911** immediately if you are at risk of harming yourself or others.

Call **988** for the Suicide and Crisis Lifeline

Extras that matter

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

Health Management Programs

QuartzBenefits.com/healthmanagement

- **Complex Case Management Program**
 - Coordination of care and services for **complex medical and social needs**.

Do you need DME or diabetic supplies?

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

Examples of home medical equipment include:

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

If you need **durable medical equipment (DME) at home, home health services, or infusion therapy, first call Quartz Customer Success at (844) 644-3455** to confirm your coverage. We'll connect you with our home health care partner. For diabetes supplies, such as testing strips or a glucometer, contact your pharmacy.



MyChart keeps everything organized

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

Get started today:

- Go to **QuartzMyChart.com**
- Click “**Sign up now**”
- Follow the prompts for instant activation

Get immediate access to key MyChart features:

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



Go mobile and get the app!

Search for **Quartz MyChart** in your app store.

Message and data rates may apply.



Resources

We know health insurance is complicated. Check out these resources to help you be a better-informed health care consumer.

Glossary of Insurance and Medical Terms

[QuartzBenefits.com/glossary](https://quartzbenefits.com/glossary)

Look up the meanings of common insurance and medical words.

Health Plans 101

[QuartzBenefits.com/healthplan101](https://quartzbenefits.com/healthplan101)

Review the basics of how health insurance works in easy-to-understand language.

Member Rights and Responsibilities

[QuartzBenefits.com/memberrights](https://quartzbenefits.com/memberrights)

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



Non-Discrimination & Language Access

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

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

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

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

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

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

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

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

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

- Qualified interpreter
- Information written in other languages

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

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

Kristie Meier, Compliance Officer
840 Carolina Street
Sauk City, WI 53583
Phone: (800) 362-3310
TTY: 711 or toll-free (800) 877-8973
Fax: (608) 644-3500
Email: AppealsSpecialists@quartzbenefits.com

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

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

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

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

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

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

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

Laotian – ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນ.

ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນກ່ຽວກັບໃບສະໝັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານຜ່ານ Quartz. ຊອກຫາວັນທີສໍາຄັນໃນໜັງສືແຈ້ງການສະບັບນີ້ ທ່ານອາດຈຳເປັນຕ້ອງປະຕິບັດຕາມວິໄນທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສະພາບຂອງທ່ານ ຫຼື ຊ່ວຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດທີ່ຈະໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີ (800) 362 3310. TTY / TDD: 711 / (800) 877 8973.

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

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

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

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

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

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

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

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

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

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

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

Amharic – ማስታወሻ: የሚገኙት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ (800) 362-3310. (መስማት ለተሳናቸው: 711 / (800) 877-8973).

Karen – ဟံသုဂ်ဟံသုဂ်- နုဂ်ကတိာ် ကညီ ကိုဝ်ဆလိ၊ နုမာရ် ကိုဝ်ဆတံမာစာလါ တလင်ဘူဂ်လင်စု၊ နီတမံဘူဂ်သုနုဂ်လီ၊ ကိး (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Mon-Khmer, Cambodian – ប្រយ័ត្ន: ប្រសិនបើអ្នកនិយាយ ភាសាខ្មែរ, លេអាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

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

Thai – เรียบ: ถิ่นคุณพบ ภาษาไทยคุณสามารถขอรับ บริการช่วยเหลือทางภาษาไทยได้ฟรี โทร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Gujarati – સુચન: જો તમે ગુજરાતી બોલતા છો, તો તિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. કોલ કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

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

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

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



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