



Coverage for
a **world of**
possibilities

Quartz[®]

2024 Plan Guide

For Quartz Employee Trust Fund plans



Come for the network,
stay for everything else

At Quartz, we're doing more to make using your health benefits easier. Like great doctors, virtual visits, behavioral health services, and a local team here to help you every step of the way.

Quartz[®]
Find your spark.

Find your reason to choose Quartz

It's easy to learn more about our plan benefits, check if your doctor is covered, and get started with Quartz.



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



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



Complete your employer's enrollment process by selecting
the Quartz network that best meets your needs.

The network **with more freedom.**

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

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

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

Quartz West Network

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

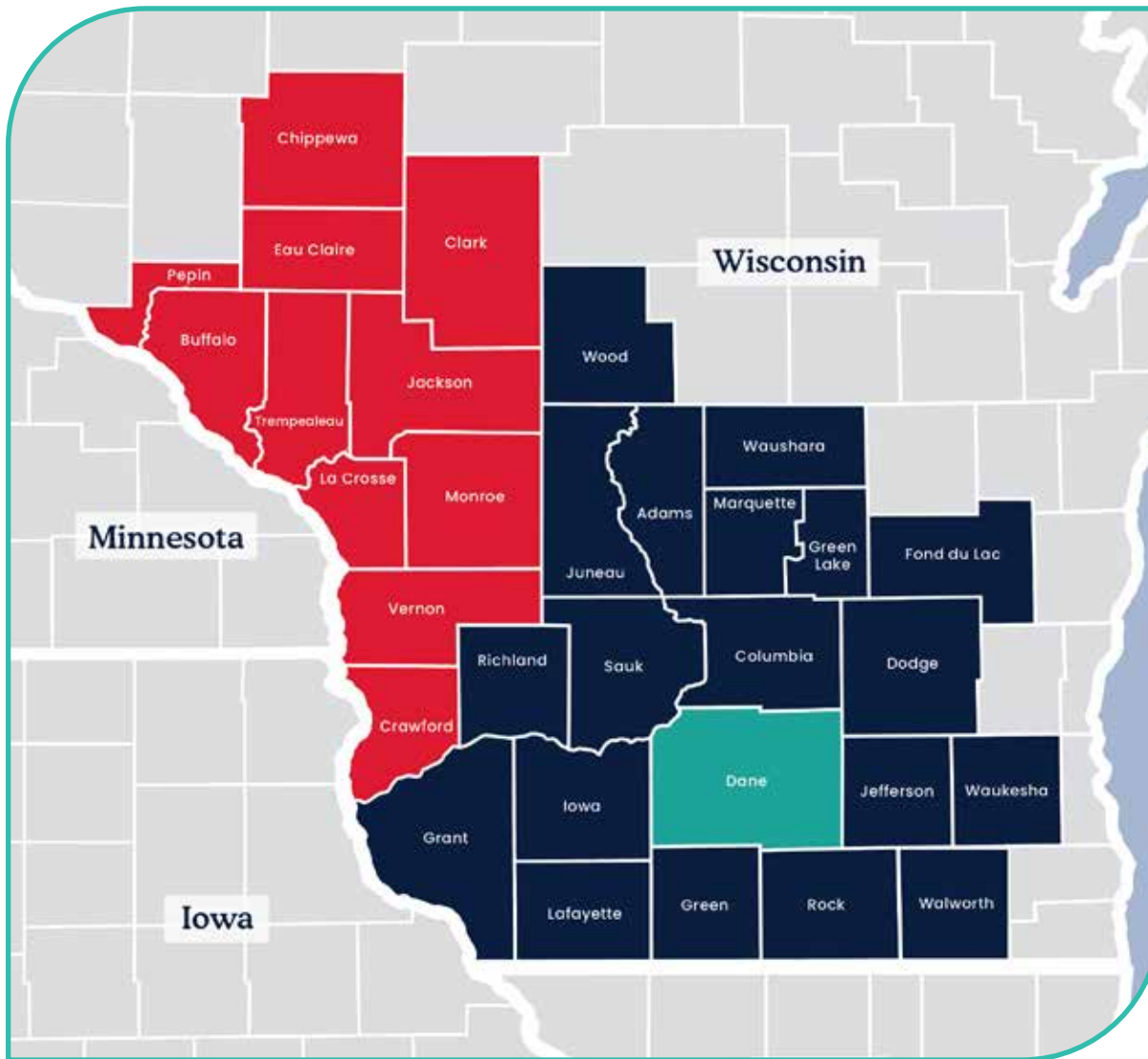
Quartz UW Health Network

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

Quartz Central Network

Primary care in the middle and eastern parts of the state outside of Dane County (or in Cambridge, Marshall, and Mazomanie).

Quartz Central members have access to specialty care in WI, MN, IA and IL.



MAP KEY

- Quartz West
- Quartz UW Health
- Quartz Central

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

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

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



Ready to find a doctor?

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





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

Aurora Health Care

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

Gundersen Health System

Serving 21 counties in Iowa, Minnesota, and Wisconsin

Gundersen Lutheran Medical Center

Teaching hospital with a Level II trauma and emergency center

UnityPoint Health – Meriter

Community-based hospital and primary care clinics

UW Health

Seven hospitals and 80+ outpatient sites

University Hospital

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

UW Health East Madison Hospital

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

American Family Children's Hospital

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

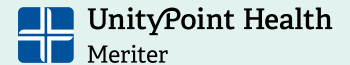


(888) 863-5502

GUNDERSEN
HEALTH SYSTEM®

(608) 775-0601

(800) 362-9567



PARTNER OF **UWHealth**

(608) 417-3748

UWHealth

(608) 821-4819

(800) 552-4255

Where to **get care**

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

	Virtual visit	Telehealth	Primary care	Urgent care	Emergency care
Description	An on-demand appointment with a health care provider via your smartphone, tablet, or computer	A scheduled appointment with your usual provider during clinic hours, via video chat or phone call	Regular, non-emergency care. Face-to-face appointment with your provider in their clinic or office	In-person, walk-in care at designated locations, usually with extended hours	In-person care 24/7 when help is needed right away to prevent an adverse health outcome
Hours	Varies	Normal clinic hours	Normal clinic hours	Extended hours	24/7
Cost	\$	\$\$	\$\$	\$\$\$	\$\$\$\$
When to use	For urgent, non-emergency symptoms, like: • Cough • Headaches • Nausea • Rashes • Sore throat • Sprains	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 health issues or injuries that need prompt attention, but are not serious enough for emergency care, such as: • 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 • Shortness of breath • Major illness • Traumatic injury
How to access	Set up an account ahead of time so you're prepared if you are sick or injured. Learn more at QuartzBenefits.com/digitaltools	Call your provider's office to schedule a telehealth visit (if available) and get connection instructions	Call your primary care provider or clinic to schedule ahead of time	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

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



UW Health Care Anywhere

Download the app or visit uwhealthcareanywhere.org to set up your account.



Gundersen virtual care

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



Virtual Visits with the Livewell app

Download the app or visit livewell.aah.org to sign up or start a visit.



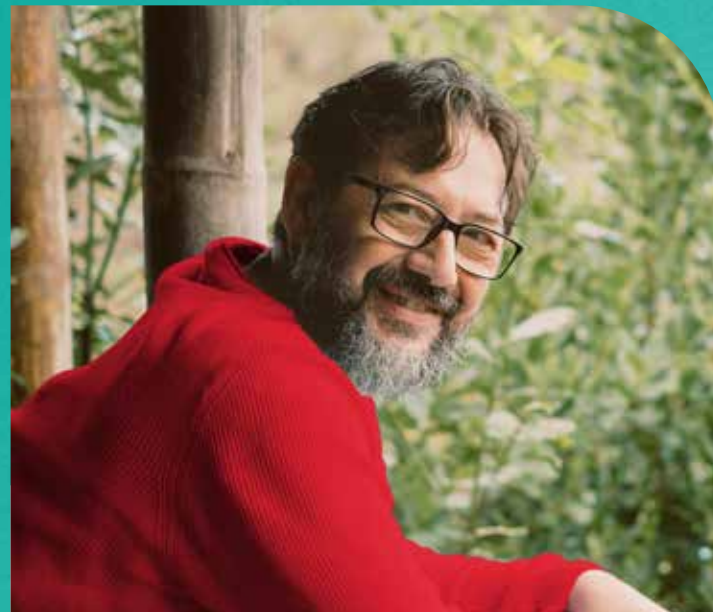
Your mental health and emotional well-being

A life well-lived isn't just about your body — it's about your mind, too. Behavioral Health Care Management from Quartz can connect you to the support you need for:

- Alcohol or substance 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 care options.

Call **911** immediately if you are at risk of harming yourself or others. Call **988** for the Suicide and Crisis Lifeline.



Care **right where you are.**

When you're ready, we're here to help. Connect with Quartz mental well-being programs with AbleTo for 1-on-1 professional support and self-care resources.

Extras that matter

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

Durable Medical Equipment (DME) and diabetic supplies

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

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

Innovative Well-Living Programs

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

- Virta Health offers support for obesity and Type 2 diabetes reversal*
- Care Management Programs coordinate the care and services for members who need extra support with their medical and social needs
- Healthy Beginnings and Healthy Futures program offers prenatal and postpartum doula services*

*Pilot programs are available to 2024 members on a trial basis and may be changed or discontinued in future years.

MyChart keeps everything organized

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

Get started today

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

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

Go mobile and get the app! Search for Quartz MyChart in your app store.

Message and data rates may apply.





Resources in your back pocket

Quartz is committed to helping you become a better-informed health care consumer. Visit [ChooseQuartz.com](https://www.ChooseQuartz.com) to find more information about our plans, providers, and more.

Glossary of Insurance and Medical Terms

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

Look up the meanings of common insurance and medical words.

Health Plans 101

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

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

Member Rights and Responsibilities

[QuartzBenefits.com/memberrights](https://www.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 Success representative will assist you. TTY users should call 711 or (800) 877-8973.

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

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

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

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

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

Hmong – Tsaab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsaab 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 nyoog 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 pab kom koj ua tsis pub dhau cov caij nyoog 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 Success at (800) 362-3310.

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

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

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

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

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

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

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

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

Russian – Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Quartz. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуются 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. ຊອກຫາວັນທີສໍາຄັນ ໃນຫນັງສືແຈ້ງການສະບັບນີ້. ທ່ານອາດຈະເປັນຕ້ອງປະຕິບັດຕາມເວລາ ທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສະພາບຂອງທ່ານ ຫຼື ຊ່ວຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດທີ່ຈະໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃດກໍ່ຕາມທີ່ທ່ານຕ້ອງການ (800) 362 3310. TTY / TDD: 711 / (800) 877 8973.

Arabic – يحتوي هذا الإشعار على معلومات مهمة. يتضمن هذا الإشعار معلومات هامة حول طلبك أو تعطيك Quartz. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معينة وفقاً لمواعيد معينة من أجل الحفاظ على تعطيك الصحية أو المساعدة في التكليف. لبيد الحق في الحصول على هذه المعلومات TTY / TDD: 362-3310 (800) 877-8973 (800) 711-7111

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

Amharic – መስጋታወሻ፡ የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፡ በነጻ ሊያዘግጡት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ (800) 362-3310.
(መስማት ለተሳናቸው፡ 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.

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.

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.

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

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 ndërmerrni 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.

Discover why more ETF members choose Quartz than any other health plan.

A great network is just the beginning. Quartz is dedicated to continuously expanding access to care for your whole health, including programs and services for your mental, physical, and emotional well-being.

When you choose Quartz, you're choosing coverage that's growing with you – and a local team right here in Wisconsin.

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



Customer Success

(844) 644-3455 (TTY: 711)

[ChooseQuartz.com](https://www.ChooseQuartz.com)

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