Gold

GOLD $4,250 DED (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$4,250
Family deductible	$8,500
Coinsurance	30%
Medical max out-of-pocket single	$8,500
Medical max out-of-pocket family	$17,000
Office visits	
Virtual visits (PCP/BH/UC)	$0
Office visit - PCP	$40
Mental/Behavioral health visit	$40
Office visit - Specialty	$80
Urgent care	$80
Lab	$80
X-ray	$80
Hospital services	
Emergency room	$600
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$5
Tier 1 (Generics)	$10
Tier 2 (Preferred brand)	$50
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

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

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Gold plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Gold

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



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

Plan benefit highlights

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

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Gold plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Gold

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



OOP costs	
Single deductible	$2,100
Family deductible	$4,200
Coinsurance	20%
Medical max out-of-pocket single	$8,300
Medical max out-of-pocket family	$16,600
Office visits	
Virtual visits (PCP/BH/UC)	$40
Office visit - PCP	$0 first 4 visits, then $40
Mental/Behavioral health visit	$0 first 4 visits, then $40
Office visit - Specialty	$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)	$15
Tier 1 (Generics)	$15
Tier 2 (Preferred brand)	$30
Tier 3 (Non-preferred drugs)	$90
Tier 4 (Specialty drugs)	$360
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	$45
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

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

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Durable Medical Equipment (DME).** Quartz Gold Maintenance Plan includes DME covered under the member's medical benefit, like CPAP, hearing aids, and nebulizers, with no out-of-pocket costs. DME covered under pharmacy benefits, such as diabetic test strips, glucometers, and insulin syringes, will apply the applicable copay, deductible, or coinsurance. Prior authorization may apply for DME items.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Gold plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$8,500 DED (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$8,500
Family deductible	$17,000
Coinsurance	50%
Medical max out-of-pocket single	$10,900
Medical max out-of-pocket family	$21,800
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	$100
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	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

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



OOP costs	
Single deductible	$0
Family deductible	$0
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	$55
Mental/Behavioral health visit	$55
Office visit - Specialty	$110
Urgent care	$110
Lab	$110
X-ray	$110
Hospital services	
Emergency room	$1,200
Hospital IP	$1,500/day
Mental/Behavioral health IP	$1,500/day
Hospital OP	$500
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$10
Tier 1 (Generics)	$35
Tier 2 (Preferred brand)	$150
Tier 3 (Non-preferred drugs)	$300
Tier 4 (Specialty drugs)	$600
Other benefits/services	
MRI/PET/CAT	$500
PT/OT/ST	$110
DME	Coins
Skilled nursing	$1,500/day
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

EASY COMPARE (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$5,000
Family deductible	$10,000
Coinsurance	30%
Medical max out-of-pocket single	$9,700
Medical max out-of-pocket family	$19,400
Office visits	
Virtual visits (PCP/BH/UC)	$50
Office visit - PCP	$0 first 4 visits, then $50
Mental/Behavioral health visit	$0 first 4 visits, then $50
Office visit - Specialty	$120
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)	$20
Tier 1 (Generics)	$20
Tier 2 (Preferred brand)	$40
Tier 3 (Non-preferred drugs)	$120
Tier 4 (Specialty drugs)	$480
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	$60
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$0 DED FLAT RX COPAYS (VISION) CSR 94 • ON EXCHANGE



OOP costs	
Single deductible	$0
Family deductible	$0
Coinsurance	50%
Medical max out-of-pocket single	$2,500
Medical max out-of-pocket family	$5,000
Office visits	
Virtual visits (PCP/BH/UC)	$0
Office visit - PCP	$10
Mental/Behavioral health visit	$10
Office visit - Specialty	$20
Urgent care	$20
Lab	$20
X-ray	$20
Hospital services	
Emergency room	$125
Hospital IP	$125/day
Mental/Behavioral health IP	$125/day
Hospital OP	$125
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$0
Tier 1 (Generics)	$5
Tier 2 (Preferred brand)	$25
Tier 3 (Non-preferred drugs)	$100
Tier 4 (Specialty drugs)	$200
Other benefits/services	
MRI/PET/CAT	$125
PT/OT/ST	$10
DME	Coins
Skilled nursing	$125/day
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$800 DED (VISION) CSR 94 • ON EXCHANGE



OOP costs	
Single deductible	$800
Family deductible	$1,600
Coinsurance	50%
Medical max out-of-pocket single	$2,000
Medical max out-of-pocket family	$4,000
Office visits	
Virtual visits (PCP/BH/UC)	$0
Office visit - PCP	$15
Mental/Behavioral health visit	$15
Office visit - Specialty	$30
Urgent care	$30
Lab	$20
X-ray	$20
Hospital services	
Emergency room	$100
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$0
Tier 1 (Generics)	$5
Tier 2 (Preferred brand)	$25
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

EASY COMPARE (VISION) CSR 94 • ON EXCHANGE



OOP costs	
Single deductible	$0
Family deductible	$0
Coinsurance	20%
Medical max out-of-pocket single	$2,500
Medical max out-of-pocket family	$5,000
Office visits	
Virtual visits (PCP/BH/UC)	$20
Office visit - PCP	$0 first 4 visits, then $20
Mental/Behavioral health visit	$0 first 4 visits, then $20
Office visit - Specialty	$50
Urgent care	$30
Lab	Coins
X-ray	Coins
Hospital services	
Emergency room	Coins
Hospital IP	Coins
Mental/Behavioral health IP	Coins
Hospital OP	Coins
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$5
Tier 1 (Generics)	$5
Tier 2 (Preferred brand)	$10
Tier 3 (Non-preferred drugs)	$50
Tier 4 (Specialty drugs)	$150
Other benefits/services	
MRI/PET/CAT	Coins
PT/OT/ST	$30
DME	Coins
Skilled nursing	Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$0 DED FLAT RX COPAYS (VISION) CSR 87 • ON EXCHANGE



OOP costs	
Single deductible	$0
Family deductible	$0
Coinsurance	50%
Medical max out-of-pocket single	$3,000
Medical max out-of-pocket family	$6,000
Office visits	
Virtual visits (PCP/BH/UC)	$0
Office visit - PCP	$40
Mental/Behavioral health visit	$40
Office visit - Specialty	$70
Urgent care	$70
Lab	$70
X-ray	$70
Hospital services	
Emergency room	$500
Hospital IP	$500/day
Mental/Behavioral health IP	$500/day
Hospital OP	$500
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$5
Tier 1 (Generics)	$10
Tier 2 (Preferred brand)	$30
Tier 3 (Non-preferred drugs)	$250
Tier 4 (Specialty drugs)	$400
Other benefits/services	
MRI/PET/CAT	$500
PT/OT/ST	$70
DME	Coins
Skilled nursing	$500/day
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$1,500 DED (VISION) CSR 87 • ON EXCHANGE



OOP costs	
Single deductible	$1,500
Family deductible	$3,000
Coinsurance	50%
Medical max out-of-pocket single	$2,900
Medical max out-of-pocket family	$5,800
Office visits	
Virtual visits (PCP/BH/UC)	$0
Office visit - PCP	$40
Mental/Behavioral health visit	$40
Office visit - Specialty	$80
Urgent care	$80
Lab	$80
X-ray	$80
Hospital services	
Emergency room	$400
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$5
Tier 1 (Generics)	$10
Tier 2 (Preferred brand)	$30
Tier 3 (Non-preferred drugs)	50%
Tier 4 (Specialty drugs)	Ded & 60%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	Ded & Coins
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

EASY COMPARE (VISION) CSR 87 • ON EXCHANGE



OOP costs	
Single deductible	$500
Family deductible	$1,000
Coinsurance	20%
Medical max out-of-pocket single	$3,400
Medical max out-of-pocket family	$6,800
Office visits	
Virtual visits (PCP/BH/UC)	$30
Office visit - PCP	$0 first 4 visits, then $30
Mental/Behavioral health visit	$0 first 4 visits, then $30
Office visit - Specialty	$70
Urgent care	$55
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$15
Tier 1 (Generics)	$15
Tier 2 (Preferred brand)	$30
Tier 3 (Non-preferred drugs)	$90
Tier 4 (Specialty drugs)	$360
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	$35
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$0 DED FLAT RX COPAYS (VISION) CSR 73 • ON EXCHANGE



OOP costs	
Single deductible	$0
Family deductible	$0
Coinsurance	50%
Medical max out-of-pocket single	$9,000
Medical max out-of-pocket family	$18,000
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	$100
X-ray	$100
Hospital services	
Emergency room	$1,200
Hospital IP	$1,500/day
Mental/Behavioral health IP	$1,500/day
Hospital OP	$500
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$10
Tier 1 (Generics)	$35
Tier 2 (Preferred brand)	$150
Tier 3 (Non-preferred drugs)	$300
Tier 4 (Specialty drugs)	$500
Other benefits/services	
MRI/PET/CAT	$500
PT/OT/ST	$100
DME	Coins
Skilled nursing	$1,500/day
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

$8,250 DED (VISION) CSR 73 • ON EXCHANGE



OOP costs	
Single deductible	$8,250
Family deductible	$16,500
Coinsurance	50%
Medical max out-of-pocket single	$9,000
Medical max out-of-pocket family	$18,000
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	$100
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
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Silver

EASY COMPARE (VISION) CSR 73 • ON EXCHANGE



OOP costs	
Single deductible	$2,800
Family deductible	$5,600
Coinsurance	30%
Medical max out-of-pocket single	$8,400
Medical max out-of-pocket family	$16,800
Office visits	
Virtual visits (PCP/BH/UC)	$50
Office visit - PCP	$0 first 4 visits, then $50
Mental/Behavioral health visit	$0 first 4 visits, then $50
Office visit - Specialty	$120
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)	$20
Tier 1 (Generics)	$20
Tier 2 (Preferred brand)	$40
Tier 3 (Non-preferred drugs)	$120
Tier 4 (Specialty drugs)	$480
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	$60
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	No

Plan benefit highlights

Quartz Silver plans are a good option for individuals who qualify for cost-sharing reductions (CSRs) to reduce their deductible and other out-of-pocket expenses. Please note that CSRs are only available for Silver plans purchased through the Marketplace. Plan features include:

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to all Silver plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
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Bronze

$8,500 HSA (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$8,500
Family deductible	$17,000
Coinsurance	0%
Medical max out-of-pocket single	$8,500
Medical max out-of-pocket family	$17,000
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
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded
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
PT/OT/ST	Ded & Coins
DME	Ded
Skilled nursing	Ded & Coins
Dental	Not available
HSA-eligible	Yes

Plan benefit highlights

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

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" Plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
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Bronze

$10,900 DED FLAT PCP COPAYS (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$10,900
Family deductible	$21,800
Coinsurance	50%
Medical max out-of-pocket single	$11,000
Medical max out-of-pocket family	$22,000
Office visits	
Virtual visits (PCP/BH/UC)	$0
Office visit - PCP	$85
Mental/Behavioral health visit	$85
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	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 plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" Plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
QA02369MN_0726

Bronze

EASY COMPARE (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$8,000
Family deductible	$16,000
Coinsurance	50%
Medical max out-of-pocket single	$10,200
Medical max out-of-pocket family	$20,400
Office visits	
Virtual visits (PCP/BH/UC)	$75
Office visit - PCP	$0 first 4 visits, then $75
Mental/Behavioral health visit	$0 first 4 visits, then $75
Office visit - Specialty	$160
Urgent care	$120
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded & Coins
Hospital IP	Ded & Coins
Mental/Behavioral health IP	Ded & Coins
Hospital OP	Ded & Coins
Prescription drug benefits	
$0 and preventive drugs	$0
Low-cost generics (LCG)	$25
Tier 1 (Generics)	$25
Tier 2 (Preferred brand)	Ded & 50%
Tier 3 (Non-preferred drugs)	Ded & 50%
Tier 4 (Specialty drugs)	Ded & 50%
Other benefits/services	
MRI/PET/CAT	Ded & Coins
PT/OT/ST	$80
DME	Coins
Skilled nursing	Ded & Coins
Dental	Optional buy-up
HSA-eligible	Yes

Plan benefit highlights

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

- **Advanced Premium Tax Credits (APTC).** Income-based APTCs are available to eligible members.
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Bronze plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" Plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
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Bronze

$10,800 DED (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$10,800
Family deductible	$21,600
Coinsurance	50%
Medical max out-of-pocket single	$11,800
Medical max out-of-pocket family	$23,600
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 & 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	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 plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.
- **Quartz Virtual First benefit.** Members have a $0 copay for telehealth and virtual appointments for primary care, behavioral health, and urgent care for all plans except HSA and Standard Easy Compare Plans - cost may incur.
- **Standard "Easy Compare" Plans.** If a plan offers "Easy Compare," you can expect the deductibles, coinsurance, out-of-pocket limits, and copays for certain services to be the same, regardless of the company offering the plan.
- **$0 preventive medications.** Many preventive medications have a $0 copay to help you stay healthy and manage ongoing conditions.
- **Option to add dental.** Ability to add dental benefits to most Bronze plans.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
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Catastrophic

$12,000 DED (VISION) • ON & OFF EXCHANGE



OOP costs	
Single deductible	$12,000
Family deductible	$24,000
Coinsurance	0%
Medical max out-of-pocket single	$12,000
Medical max out-of-pocket family	$24,000
Office visits	
Virtual visits (PCP/BH/UC)	Ded & Coins
Office visit - PCP	$0 first 3 visits, then Ded & Coins
Mental/Behavioral health visit	Ded & Coins
Office visit - Specialty	Ded & Coins
Urgent care	Ded
Lab	Ded & Coins
X-ray	Ded & Coins
Hospital services	
Emergency room	Ded
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
PT/OT/ST	Ded & Coins
DME	Ded
Skilled nursing	Ded & Coins
Dental	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 illness. Plan features include:

- **$0 for the first three visits.** Members have a $0 cost-share for the first three visits to the individual's primary care provider (PCP).
- **Health Savings Account (HSA) eligible plans.** Quartz offers HSA-eligible Catastrophic plans for individuals who use an HSA pre-tax savings account to help cover out-of-pocket expenses like copays and coinsurance.

MN HMO plans are offered by Quartz Health Plan MN Corporation.
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