

Discover the **neighborly difference** with
Quartz Medicare Advantage and Gundersen.



Seamless coverage that goes where you do

Members get access to the wide Gundersen Health System network, plus more in-network doctors across Illinois, Iowa, Minnesota, and Wisconsin. All plans include a travel benefit for peace of mind when you're on the road. Plus emergency and urgent care coverage for travels abroad.



Benefits designed by two names you can trust

Quartz Medicare Advantage is owned by Gundersen Health System, a local, non-profit, integrated health system dedicated to helping patients live well. That means our plans are doctor-approved to better care for you.



Local support makes it all simple

Backed by 25 years of experience providing Medicare Advantage plans for our local community, the Quartz Champion Service team makes it easy to use your benefits — whether you have questions about your coverage, need help with referrals and appointments, or want to activate your travel benefits.

All our plans include:

- **\$0 Copay for Preventive Services**
Includes one annual wellness visit and Medicare-approved vaccines, screenings, and tests.
- **Travel Benefit**
Get covered care at in-network costs for up to 6 months a year.*
- **Virtual Visit**
\$0 copay 24/7 access to nonemergency care.
- **Well-living Programs**
Enjoy our well-living programs, such as the Type 2 diabetes and obesity reversal program, and a range of mental well-being programs including coaching, therapy and self-care exercises.
- **Quartz Nourishing Meal Program**
Meal delivery for members after hospital stays or those with congestive heart failure.

*For travel outside the states of Wisconsin, Illinois, Minnesota, or Iowa. Exceptions to this coverage are when using the CashCard for vision services. Even when we activate the travel benefit, you must receive vision services from an in-network provider.

Questions about our plans?
We're here to help.



Call for a free Medicare assessment

We'll take a look at your health status and other factors, including medications and budget, to help you find the plan that best fits your life.

(888) 650-6053 (TTY: 711)

Monday – Friday, 8 a.m. – 8 p.m.



Visit us online

QuartzMedicare.com/Coverage



Attend a free seminar

Find locations at **QuartzMedicare.com/Learn**

Quartz

In partnership with
GUNDERSEN
HEALTH SYSTEM®

Quartz Medicare Advantage (HMO) is an HMO plan with a Medicare contract. Enrollment in this plan depends on contract renewal. This information is not a complete description of benefits. Call (800) 394-5566 (TTY: 711) for more information. For accommodation of persons with special needs at meetings, call (800) 394-5566, TTY 711. Other pharmacies/physicians/providers are available in our network.

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

Spanish – ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de ayuda con el idioma. Llame al (800) 362-3310 (TTY: 711).

Hmong – LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 362-3310 (TTY: 711).

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Quartz

GUNDERSEN
HEALTH SYSTEM®

2025 Plan Comparison Guide

**For Gundersen Quartz
Medicare Advantage plans**

Compare the benefits

of Gundersen Quartz Medicare Advantage plans.

	Value (No Rx)	Elite (No Rx)	Core D (Includes Rx)	Value D (Includes Rx)	Elite D (Includes Rx)
Monthly Premium	\$40	\$130	\$0	\$64	\$167
Primary Care Visit Copay	\$15	\$5	\$25	\$15	\$5
Specialist Visit Copay	\$45	\$35	\$55	\$45	\$35
Annual Out-of-Pocket Maximum (Does not include Part D Rx.)	\$3,450	\$3,000	\$5,900	\$3,450	\$3,000
Urgent Care and Emergency Copays (Worldwide) (Emergency copay waived if admitted within 3 days.)	Urgent: \$40/visit Emergency: \$140/visit Worldwide annual limit: \$20,000	Urgent: \$30/visit Emergency: \$140/visit Worldwide annual limit: \$20,000	Urgent: \$55/visit Emergency: \$125/visit Worldwide annual limit: \$20,000	Urgent: \$40/visit Emergency: \$140/visit Worldwide annual limit: \$20,000	Urgent: \$30/visit Emergency: \$140/visit Worldwide annual limit: \$20,000
Lab Services Copay	\$10/day	\$5/day	\$20/day	\$10/day	\$5/day
Inpatient Hospital Coverage Copay	Days 1-6: \$225/day	\$300/stay Annual limit: \$900	Days 1-6: \$270/day	Days 1-6: \$225/day	\$300/stay Annual limit: \$900
Outpatient Surgery Copay	\$200 per surgery \$0 for minor surgery	\$150 per surgery \$0 for minor surgery	\$350 per surgery \$0 for minor surgery	\$200 per surgery \$0 for minor surgery	\$150 per surgery \$0 for minor surgery
Skilled Nursing Facility Copay	Days 1-20: \$0 Days 21-100: \$150/day	Days 1-20: \$0 Days 21-100: \$150/day	Days 1-20: \$0 Days 21-100: \$178/day	Days 1-20: \$0 Days 21-100: \$150/day	Days 1-20: \$0 Days 21-100: \$150/day
Quartz® CashCard Use toward fitness memberships, eyewear, and OTC health-related items.	Fitness: \$200/year Eyewear: \$200/year OTC items: \$20/quarter	Fitness: \$250/year Eyewear: \$250/year OTC items: \$20/quarter	Fitness: \$150/year Eyewear: \$150/year OTC items: \$15/quarter	Fitness: \$200/year Eyewear: \$200/year OTC items: \$15/quarter	Fitness: \$250/year Eyewear: \$250/year OTC items: \$15/quarter
Hearing Benefit	Annual routine hearing exam: \$0 copay Plan pays \$1,250 every 2 years for hearing aids	Annual routine hearing exam: \$0 copay Plan pays \$1,500 every 2 years for hearing aids	Annual routine hearing exam: \$10 copay Plan pays \$1,000 every 2 years for hearing aids	Annual routine hearing exam: \$0 copay Plan pays \$1,250 every 2 years for hearing aids	Annual routine hearing exam: \$0 copay Plan pays \$1,500 every 2 years for hearing aids
Vision Benefit	Yearly initial routine eye exam: \$0 copay	Yearly initial routine eye exam: \$0 copay	Yearly initial routine eye exam: \$0 copay	Yearly initial routine eye exam: \$0 copay	Yearly initial routine eye exam: \$0 copay

These plans are available in the following Iowa counties: Allamakee, Clayton, Fayette, Howard, and Winneshiek. And in the following Wisconsin counties: Buffalo, Chippewa, Crawford, Eau Claire, Jackson, Juneau, La Crosse, Monroe, Pepin, Trempealeau, and Vernon.

Dental Coverage

	Value (No Rx)	Elite (No Rx)	Core D (Includes Rx)	Value D (Includes Rx)	Elite D (Includes Rx)
Dental Benefit Covers preventive and comprehensive dental coverage with a Delta Dental network dentist.	\$350 annual limit	\$550 annual limit	\$350 annual limit	\$350 annual limit	\$550 annual limit
Optional Comprehensive Dental Get an extra \$1,000 in dental coverage for a monthly fee.	\$44/month	\$44/month	\$44/month	\$44/month	\$44/month
Open network access available with balance billing.					

Part D Prescription Drug Coverage

Available with Gundersen Quartz Medicare Advantage (HMO) Core D, Value D, and Elite D plans. You pay the following until your True Out-of-Pocket (TrOOP) costs reach \$2,000. The TrOOP is the maximum you will spend out of pocket. You may get your drugs from network retail or mail-order pharmacies.

	Retail 30-day	Retail 60-day	Retail 90-100-day	Mail-order 90-100-day
Yearly Deductible	Tiers 1, 2, 6: \$0			
	Tiers 3, 4, 5: Core D = \$225, Value D = \$225, Elite D = \$200			
Tier 1 (Preferred Generic)	\$5	\$10	\$12.50	\$12.50
Tier 2 (Generic)	\$15	\$30	\$37.50	\$37.50
Tier 3 (Preferred Brand)	25%	25%	25%	25%
Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
Tier 5 (Specialty)	Core D = 29% Value D = 30% Elite D = 30%	N/A	N/A	N/A
Tier 6 (Select Care Drugs)	\$0	\$0	\$0	\$0

Insulin Savings

You won't pay more than \$35 per month for covered insulin, no matter what tier it is on.

Preventive Vaccines

Our plan covers Part D vaccines (e.g., Tetanus (Tdap), shingles, etc.) at no extra cost, even if your plan has a deductible and you haven't paid it. There is no extra cost for vaccines received in a pharmacy. You will need to submit a reimbursement form for vaccines received in a clinic.