## Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

This health plan is offered by Unity Health Plans Insurance Corporation



Coverage Period: 1/1/2019 - 12/31/2019

Coverage for: Single/Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.QuartzBenefits.com/certlookup. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-362-3310 to request a copy.

| Important Questions  | Answers  | Why this Matters:   |  |  |
|--|--|---|--|--|
| What is the overall deductible?                                      | \$375 Single/\$750 Family per Benefit Year   | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.  If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .  |  |  |
| Are there services covered before you meet your deductible?          | Yes. <u>Preventive care</u> services are covered before you meet your <u>deductible</u> .  | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> . |  |  |
| Are there other <u>deductibles</u> for specific services?            | No.  | You don't have to meet <u>deductibles</u> for specific services.  |  |  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | \$2,600 Single/\$5,200 Family per Benefit Year   | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.  If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  |  |  |
| What is not included in the out-of-pocket limit?                     | Premiums, balance-billing charges, penalties for failure to obtain prior authorization, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit.  |  |  |

Questions: Call 1-800-362-3310 or visit us at www.guartzbenefits.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-362-3310 to request a copy.

Tracking ID: PHS183810905 **HMO Individual SBC** QA00174 (01 19)

| Important Questions  | Answers   | Why this Matters:  |
|--|---|--|
| Will you pay less if you use a <u>network provider</u> ?   | Yes. See <a href="https://www.QuartzBenefits.com/FindADoctor">www.QuartzBenefits.com/FindADoctor</a> or call 1-800-362-3310 for a list of <a href="https://www.network.com/FindADoctor">network</a> <a href="https://www.network.com/FindADoctor">providers</a> . | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | In-Network providers: No. Out-of-Network providers: Yes, written referral is required.  | In-Network: You can see the specialist you choose without a referral.  Out-of-Network: This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.   |



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

|  | Services You May Need                            | What You Will Pay  |   | Limitations, Exceptions, & Other Important  |  |
|--|--|--|---|---|--|
| Common Medical Event                                   |  | In Network Provider<br>(You will pay the least)  | Out of Network Provider (You will pay the most) | Information   |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$15 copay/visit 30% coinsurance after deductible for other outpatient services.   | Not Covered                                     | e-Visits for dependent members under the age of 26 are covered with a \$10 copay. e-Visits for all other members are covered with a \$10 copay.   |  |
|  | Specialist visit                                 | \$30 copay/visit 30% coinsurance after deductible for other outpatient services.   | Not Covered                                     | none  |  |
|  | Other practitioner office visit                  | Chiro/Non-Routine Adult<br>Vision: \$15 copay/visit<br>30% coinsurance after<br>deductible for other outpatient<br>services. | Not Covered                                     | Benefits are not available for care that is Maintenance and Supportive Care or Long-term Therapy. Routine Adult Vision exams are Not Covered. Glasses/contacts for Adult Routine Vision are not covered.                                    |  |
|  | Preventive care/screening/ immunization          | No charge  | Not Covered                                     | Coverage is limited to preventive services as defined by the Affordable Care Act. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |  |

|  |  | What You Will Pay                               |   | Limitations, Exceptions, & Other Important  |  |
|--|--|---|---|---|--|
| Common Medical Event   | Services You May Need                          | In Network Provider<br>(You will pay the least) | Out of Network Provider (You will pay the most) | Information   |  |
| If any house of the  | Diagnostic test (x-ray, blood work)            | 30% coinsurance after deductible                | Not Covered                                     | none  |  |
| If you have a test   | Imaging (CT/PET scans, MRIs)                   | 30% <u>coinsurance</u> after <u>deductible</u>  | Not Covered                                     | none  |  |
| If you need drugs to treat your illness or condition                               | Preferred Generics   Tier 1                    | \$10 <u>copay</u>                               | \$10 <u>copay</u>                               | Multiple <u>copays</u> will apply for <u>claims</u> of greater  |  |
| More information about   | Preferred Brands   Tier 2                      | \$30 <u>copay</u>                               | \$30 <u>copay</u>                               | than 30 day supply when covered; for claims of  |  |
| prescription drug coverage is available at   | Non-Preferred Brands & Generics   Tier 3       | \$70 <u>copay</u>                               | \$70 <u>copay</u>                               | 31 to 60 days supply, two <u>copays</u> will apply, and for <u>claims</u> of 61 to 90 days supply, three <u>copays</u>  |  |
| www.QuartzBenefits.co<br>m/formulary   | Specialty drugs   Tier 4                       | 40% coinsurance                                 | 40% coinsurance                                 | will apply.   |  |
| If you have outpatient   | Facility fee (e.g., ambulatory surgery center) | 30% coinsurance after deductible                | Not Covered                                     | Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/WIPAForm">www.QuartzBenefits.com/WIPAForm</a> or call Customer Service for additional information. |  |
| surgery  | Physician/surgeon fees                         | 30% coinsurance after deductible                | Not Covered                                     |   |  |
|  | Emergency room care                            | \$250 copay/visit                               | \$250 copay/visit                               | none  |  |
| If you need immediate medical attention  | Emergency medical transportation               | 30% coinsurance after deductible                | 30% <u>coinsurance</u> after <u>deductible</u>  | none  |  |
|  | <u>Urgent care</u>                             | \$30 copay/visit                                | \$30 <u>copay</u> /visit                        | none  |  |
| If you have a hospital   | Facility fee (e.g., hospital room)             | 30% coinsurance after deductible                | Not Covered                                     | Prior authorization is required. See  www.QuartzBenefits.com/WIPAForm or call Customer Service for additional information.  |  |
| stay   | Physician/surgeon fees                         | 30% coinsurance after deductible                | Not Covered                                     |   |  |
| If you need mental<br>health, behavioral health,<br>or substance abuse<br>services | Outpatient services                            | \$15 <u>copay</u> /visit                        | Not Covered                                     | Benefits are not available for care that is Maintenance and Supportive Care or Long-term therapy.   |  |
|  | Inpatient services                             | 30% coinsurance after deductible                | Not Covered                                     | Prior authorization is required. See <a href="https://www.QuartzBenefits.com/WIPAForm">www.QuartzBenefits.com/WIPAForm</a> or call Customer Service for additional information.     |  |

|  | Services You May Need                     | What You Will Pay  |   | Limitations Evacations & Other Important  |  |
|--|---|--|---|---|--|
| Common Medical Event   |   | In Network Provider (You will pay the least)   | Out of Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information  |  |
| If you are pregnant  | Office visits                             | PCP: \$15 copay/visit Specialist: \$30 copay/visit 30% coinsurance after deductible for other outpatient services. | Not Covered                                     | Maternity care may include tests and services described elsewhere within this document (i.e. ultrasound).  Prior authorization is required for inpatient services. See <a href="https://www.quartzBenefits.com/WIPAForm">www.quartzBenefits.com/WIPAForm</a> or call  |  |
|  | Childbirth/delivery professional services | 30% <u>coinsurance</u> after <u>deductible</u>   | Not Covered                                     |   |  |
|  | Childbirth/delivery facility services     | 30% coinsurance after deductible   | Not Covered                                     | Customer Service for additional information.  |  |
| If you need help recovering or have other special health needs | Home health care                          | 30% <u>coinsurance</u> after <u>deductible</u>   | Not Covered                                     | Coverage is limited to 60 visits per Benefit Year. Prior authorization is required. See <a href="https://www.QuartzBenefits.com/WIPAForm">www.QuartzBenefits.com/WIPAForm</a> or call Customer Service for additional information.  |  |
|  | Rehabilitation services                   | 30% <u>coinsurance</u> after <u>deductible</u>   | Not Covered                                     | Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy and Pulmonary Rehab per Benefit Year. Cardiac Rehab is limited to 36 visits per Benefit Year. Inpatient Rehab is limited to 60 days per Benefit Year. Post Cochlear Implant Aural Therapy is limited to 30 visits per Benefit Year. |  |
|  | Habilitation services                     | 30% coinsurance after deductible   | Not Covered                                     | Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy per Benefit Year.  Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/WIPAForm">www.QuartzBenefits.com/WIPAForm</a> or call Customer Service for additional information.                              |  |
|  | Skilled nursing care                      | 30% coinsurance after deductible   | Not Covered                                     | Coverage limited to 30 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See <a href="https://www.QuartzBenefits.com/WIPAForm">www.QuartzBenefits.com/WIPAForm</a> or call Customer Service for additional information.                                  |  |

|  | Services You May Need          | What You Will Pay                               |   | Limitations Evacations & Other Important  |
|--|--------------------------------|---|---|---|
| Common Medical Event   |                                | In Network Provider<br>(You will pay the least) | Out of Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information  |
| If you need help<br>recovering or have other<br>special health needs | Durable medical equipment      | 30% coinsurance after deductible                | Not Covered                                     | Coverage for Hearing Aids: Limited to one per ear every 36 months. To obtain the list of covered hearing aid models log onto <a href="https://www.QuartzBenefits.com/hearingaids">www.QuartzBenefits.com/hearingaids</a> or contact Customer Service. Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/WIPAForm">www.QuartzBenefits.com/WIPAForm</a> or call Customer Service for additional information. |
|  | Hospice services               | 30% coinsurance after deductible                | Not Covered                                     | Prior authorization is required. See  www.QuartzBenefits.com/WIPAForm or call Customer Service for additional information. Hospice coverage excludes room and board charges in a Skilled Nursing Facility.  |
| If your child needs dental or eye care                               | Children's eye exam            | No charge                                       | Not Covered                                     | Limited to one exam per Benefit Year.   |
|  | Children's glasses             | 30% coinsurance after deductible                | Not Covered                                     | Limited to one pair of glasses per Benefit Year.  |
|  | Children's dental check-<br>up | No charge                                       | Not Covered                                     | Dental benefits are administered by Momentum Insurance Plans. For Customer Service, call 1-855-333-3511.  |

#### **Excluded Services & Other Covered Services:**

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Abortions (except in cases of rape, incest or when the Long-term care life of the mother is threatened)

Routine foot care

• Bariatric surgery

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

Cosmetic surgery

Private-duty nursing

• Infertility treatment

• Routine eye care (Adult)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

• Acupuncture (Limited)

• Dental care (Adult)

• Chiropractic care

Hearing aids

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.cdio.cms.gov">www.cdio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or for assistance, contact: Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, or if coverage is under a group health plan the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

#### Does this Plan Provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this Coverage Meet the Minimum Value Standard? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

#### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-362-3310 or 1-800-877-8973 (TTY).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-362-3310 or 1-800-877-8973(TTY)

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-362-3310 or 1-800-877-8973(TTY)

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-362-3310 or 1-800-877-8973 (TTY)

## **About these Coverage Examples:**

Pog is Having a Raby

What isn't covered

\$10

\$2,710

Limits or exclusions

The total Joe would pay is

Limits or exclusions

The total Peg would pay is



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby                                  |   | Managing Joe's type 2 Diabetes                          |                 | Mila's Simple Fracture  |              |
|---|---|---|-----------------|---|--------------|
| (9 months of in-network pre-natal care and a hospital |   | (a year of routine in-network care of a well-controlled |                 | (in-network emergency room visit and follow up care)                        |              |
| delivery)   |   | condition)  |                 |   |              |
| The plan's overall deductible                         | \$375   | The <u>plan's</u> overall <u>deductible</u>             | \$375           | The plan's overall deductible   | \$375        |
| Specialist copayment                                  | \$30  | Specialist copayment                                    | \$30<br>200/    | Specialist copayment  | \$30<br>200/ |
| Hospital (facility) coinsurance                       | 30%<br>30%                                    | Hospital (facility) coinsurance                         | 30%<br>30%      | <ul><li>Hospital (facility) coinsurance</li><li>Other coinsurance</li></ul> | 30%<br>30%   |
| Other coinsurance                                     | 3076  | Other coinsurance                                       | 3076            | Oulei <u>comsulance</u>   | 30%          |
| This EXAMPLE event includes services like:            |   | This EXAMPLE event includes services like:              |                 | This EXAMPLE event includes services like:                                  |              |
| Specialist office visits (prenatal care)              |   | Primary care physician office visits (inc               | cluding disease | Emergency room care (including medical supplies)                            |              |
| Childbirth/Delivery Professional Services             |   | education)  |                 | Diagnostic test (x-ray)   |              |
| Childbirth/Delivery Facility Services                 |   | Diagnostic tests (blood work)                           |                 | <u>Durable medical equipment</u> (crutches)                                 |              |
| Diagnostic tests (ultrasounds and blood               | Diagnostic tests (ultrasounds and blood work) |   |                 | Rehabilitation services (physical therapy)                                  |              |
| Specialist visit (anesthesia)                         |   | <u>Durable medical equipment</u> (glucose r             | meter)          |   |              |
| Total Example Cost                                    | \$12,731                                      | Total Example Cost                                      | \$7,389         | Total Example Cost  | \$1,925      |
| In this example, Peg would pay:                       |   | In this example, Joe would pay:                         |                 | In this example, Mia would pay:   |              |
| Cost Sharing  |   | Cost Sharing  |                 | Cost Sharing  |              |
| Deductibles   | \$400   | Deductibles*  | \$100           | Deductibles*  | \$400        |
| Copayments  | \$300   | Copayments  | \$1,200         | Copayments  | \$300        |
| Coinsurance   | \$2,000                                       | Coinsurance   | \$0             | Coinsurance   | \$200        |

What isn't covered

\$0

\$1,300

Limits or exclusions

The total Mia would pay is

Managing Joo's type 2 Diabetes

\$0

\$900

Mia's Simple Fracture

What isn't covered



# **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)

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

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.

## 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 ntsiab 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 hnub 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 nyoog uas teev tseg rau hauv daim ntawv no mas koj thiaj 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.

Vietnamese – Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bàn 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 trúp 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.

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. ຊອກຫາວັນທີ່ສຳຄັນ ໃນຫນັ້ງສືແຈ້ງການສະບັບນີ້.ທ່ານອາດຈຳເປັນຕ້ອງປະຕິບັດຕາມເວລາ ທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສຸຂະພາບຂອງທ່ານ 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.

يحتوي هذا الإشعار على معلومات مهمة. يتضمن هذا — Quartz ابحث الإشعار معلومات هامة حول طلبك أو تغطيتك عبر Quartz. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معيّنة وفقاً لمواعيد معيّنة من أجل الحفاظ على تغطيتك الصحية أو المساعدة في التكاليف. ليدك الحق في الحصول على هذه المعلومات TTY / TDD: على المساعدة في لغتك دون أي تكلفة. اتصل على 711 (800) / 877-8973 (800) / 711

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 Quartz을 통한 커버리지 에 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 수있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가있습니다. (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 tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Pennsylvanian Dutch – Die Bekanntmaching gebt wichdichi Auskunft. Die Bekanntmaching 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 beschtimmde 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 griege, 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 zwrócic 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 खर्चे में मदद के लिए आपको कुछ तय तारीखों तक कार्रवाई करनी ज़रूरी 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 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 qjuhën tuai. 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 laguu heli karaa. 1-800-362-3310 (TTY: 1-800-877-8973) bilbilaa.

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

Amharic – ጣስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ (800) 362-3310. (መስማት ለተሳናቸው: 711 / (800) 877-8973 ).

Karen – ဟ်သူဉ်ဟ်သး– နမ္မါကတိ၊ ကညီ ကျို်အယိ, နှမၤန္ဈ် ကျို်အတါမၢစာ၊လ၊ တလက်ဘူဉ်လက်စ္စ၊ နီတမံးဘဉ်သူနှဉ်လီ၊. ကိုး (800) 362-3310.TTY / TDD: 711 / (800) 877-8973.

Mon-Khmer, Cambodian – ្រុយ័ក្ខ៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្ណល គឺអាចមានសំរាប់បំរើអ្នក។ ជូរ 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 – เรียน: ถา้ คุณพดู ภาษาไทยคุณสามารถใชบ ริการช่วยเหลือทางภาษาไดฟ้ รี โทร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Gujarati – સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

. 362-3310. (800) / 711 / 71D: 711 خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں - کال کریں - Urdu –

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.