**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay for Covered Services This health plan is offered by Quartz Health Benefit Plans Corporation



9030646 - QUARTZ ONE GOLD I401-03 VALUE TIER RX LIMITED COST SHARE-SA1 Coverage Period: 1/1/2023 - 12/31/2023

Coverage for: Single/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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?	Single: <b>\$2,000</b> per Benefit Year Family: <b>\$2,000</b> /individual or <b>\$4,000</b> /family per Benefit Year	<ul> <li>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.</li> <li>If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family <u>deductible</u>.</li> </ul>
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> services and <u>prescription drugs</u> 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Single: <b>\$7,000</b> per Benefit Year Family: <b>\$7,000</b> /individual or <b>\$14,000</b> /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 <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance billing charges, dental <u>coinsurance</u> , cost-sharing assistance for your prescriptions, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-</u> pocket limit.

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

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.

		What You Will Pay			
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Virtual Visits and Telehealth Visits are covered at no charge. <u>Deductible</u> and/or <u>coinsurance</u> may apply for additional services performed at your visit.	
lf you visit a	<u>Specialist</u> visit	\$60 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	A covered Telehealth visit applies the same cost- sharing as an in-person visit. <u>Deductible</u> and/or <u>coinsurance</u> may apply for additional services performed at your visit.	
health care provider's office or clinic	Other practitioner office visit	Chiro/Non-Routine Adult Vision: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Benefits are not available for care that is Maintenance and Supportive Care. Routine Adult Vision exams are not covered. <u>Deductible</u> and/or <u>coinsurance</u> may apply for additional services performed at your visit.	
	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	

		What You Will Pay			
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab: \$30 <u>copay</u> /visit; <u>deductible</u> does not apply X-Ray: \$60 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	none	
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not covered	none	
If you need drugs to treat your illness or condition	Preferred Generics   Tier 1	Value Tier: \$5 <u>copay</u> /prescription All others: \$10 <u>copay</u> /prescription	Not covered	Multiple <u>copays</u> will apply for <u>claims</u> of greater than 30 day supply when covered; for <u>claims</u> of 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>	
More information about prescription drug coverage is available at	Preferred Brands   Tier 2	Value Tier: \$5 <u>copay</u> /prescription All others: \$40 <u>copay</u> /prescription	Not covered	will apply. Coverage restrictions may apply to some medications. See the Quartz Formulary for details Manufacturer-funded cost-sharing assistance f	
<u>www.QuartzBenefi</u> <u>ts.com/formulary</u>	Non-Preferred Brands & Generics   Tier 3	50% <u>coinsurance</u>	Not covered	your prescriptions will not be credited to your Annual Maximum Out-of-Pocket Limit.	
	Tier 4	60% coinsurance	Not covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	Not covered	Prior authorization may be required. See <u>www.QuartzBenefits.com/WIPAList</u> or call (800) 362-3310 for additional information.	
surgery	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	Oral Surgery: Not covered	
If you need immediate	Emergency room care	\$250 <u>copay</u> /visit; <u>deductible</u> does not apply	\$250 <u>copay</u> /visit; <u>deductible</u> does not apply	Emergency room <u>copay</u> waived if admitted. <u>Deductible</u> / <u>coinsurance</u> does not apply to additional services performed at your visit.	
medical attention	Emergency medical transportation	30% coinsurance	30% <u>coinsurance</u>	none	
	Urgent care	\$60 <u>copay</u> /visit;	\$60 <u>copay</u> /visit;	Deductible and/or coinsurance may apply for	

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Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		deductible does not apply	deductible does not apply	additional services performed at your visit.	
lf you have a	Facility fee (e.g., hospital room)	30% coinsurance	Not covered	Prior authorization is required. See <a href="http://www.QuartzBenefits.com/WIPAList">www.QuartzBenefits.com/WIPAList</a> or call (800)	
hospital stay	Physician/surgeon fees	30% coinsurance	Not covered	362-3310 for additional information.	
If you need mental health, behavioral health, or substance abuse	Outpatient services	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Benefits are not available for care that is Maintenance and Supportive Care. Virtual Visits and Telehealth Visits are covered at no charge. <u>Deductible</u> and/or <u>coinsurance</u> may apply for additional services performed at your visit.	
services	Inpatient services	30% <u>coinsurance</u>	Not covered	Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAList</u> or call (800) 362-3310 for additional information.	
lf you are pregnant	Office visits	PCP: \$30 <u>copay</u> /visit <u>Specialist</u> : \$60 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Prior authorization is required for inpatient services. See <u>www.QuartzBenefits.com/WIPAList</u> or call (800) 362-3310 for additional information.	
	Childbirth/delivery professional services Childbirth/delivery	30% <u>coinsurance</u>	Not covered	Deductible and/or coinsurance may apply for additional services performed at your visit.	
	facility services	30% coinsurance	Not covered		
If you need help recovering or have other special health needs	Home health care	30% <u>coinsurance</u>	Not covered	Coverage is limited to 60 visits per Benefit Year. Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAList</u> or call (800) 362-3310 for additional information.	
	Rehabilitation services	30% <u>coinsurance</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	

		What You	u Will Pay		
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				Year. Inpatient Rehab is limited to 60 days per Benefit Year. Post Cochlear Implant Aural Therapy is limited to 30 visits per Benefit Year. A covered Telehealth visit applies the same cost- sharing as an in-person visit.	
	Habilitation services	30% <u>coinsurance</u>	Not covered	Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy per Benefit Year. Prior authorization may be required. See <u>www.QuartzBenefits.com/WIPAList</u> or call (800) 362-3310 for additional information. A covered Telehealth visit applies the same cost- sharing as an in-person visit.	
	Skilled nursing care	30% <u>coinsurance</u>	Not covered	Coverage limited to 30 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAList</u> or call (800) 362-3310 for additional information.	
	<u>Durable medical</u> equipment	30% <u>coinsurance</u>	Not covered	Purchase of DME with a per unit cost of \$500 or more (except for hearing aids and glasses/contacts) and all DME rentals must be Prior Authorized. Glasses/contacts for Adult Routine Vision are 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 <u>www.QuartzBenefits.com/hearingaids</u> or contact Customer Service.	
	Hospice services	30% coinsurance	Not covered	Prior authorization is required. See	

	Services You May Need	What You	ı Will Pay		
Common Medical Event		In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				www.QuartzBenefits.com/WIPAList or call (800) 362-3310 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	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	none	
	Children's glasses	30% coinsurance	Not covered	Limited to one pair of glasses or set of contacts per Benefit Year.	
	Children's dental check-up	Not covered	Not covered	none	

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

Abortions (except in cases of rape, incest	<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>
or when the life of the mother is	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
endangered)	Long-term care	<ul> <li>Weight loss programs</li> </ul>
Acupuncture	Non-emergency care when travel	ing outside
Bariatric surgery	the U.S.	
Cosmetic surgery		

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

• C	hiropractic care	Hearing aids	Routine foot care (Limited)

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 www.dol.gov/agencies/ebsa/aboutebsa/ask-a-question/ask-ebsa, or visit www.HealthCare.gov or call 1-800-318-2596. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that

medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>plan</u> the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

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

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium</u> tax credit.

Does this Coverage Meet the Minimum Value Standard? Not Applicable

#### Language Access Services:

## About these Coverage Examples:



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

<b>Peg is Having a Bab</b> (9 months of in-network pre-natal hospital delivery)		Managing Joe's type 2 D (a year of routine in-network car controlled condition)		Mia's Simple Fractor (in-network emergency room follow up care)	
The <u>plan's</u> overall <u>deductible</u> \$2,000		The <u>plan's</u> overall \$2,000		The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist copayment	\$60	Specialist copayment	\$60	Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	30%	Hospital (facility) <u>coinsurance</u>	30%	Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%	Other <u>coinsurance</u>	30%	Other <u>coinsurance</u>	30%
<b>like:</b> Specialist office visits ( <i>prenatal can</i> Childbirth/Delivery Professional Se Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and i</i> <i>work</i> ) Specialist visit ( <i>anesthesia</i> )	ervices s blood	<b>like:</b> Primary care physician office vis ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment (glu meter)	cose	services like: Emergency room care (includin supplies) Diagnostic test (x-ray) Durable medical equipment (cru Rehabilitation services (physica	utches) al therapy)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pa	y:	In this example, Mia would pa	ay:
Cost Sharing Deductibles	\$0	Cost Sharing Deductibles	\$0	Cost Sharing Deductibles	\$0
Copayments	\$0 \$0	Copayments	\$0 \$0	Copayments	\$0 \$0
Coinsurance	\$0 \$0	Coinsurance	\$0 \$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$0	The total Joe would pay is	\$0	The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.



# **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 ntawy tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsab ntawy tshaj xo no muaj cov ntsiab lus tseem ceeb txog koj daim ntawy 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 ntawy 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 ntawy 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 lawy 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.

ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສຳຄັນກ່ັງວກັບໃບສະຫມັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານຜ່ານ Quartz. ຊອກຫາວັນທີ່ສຳຄັນ ໃນຫນັ່ງສືແຈ້ງການສະບັບນີ້.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. الإشعار معلومات هامة حول طلبك أو تغطيتك عبر Quartz. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معينة و فقاً لمواعيد معينة من أجل الحفاظ على تغطيتك الصحية أو المساعدة في التكاليف. ليدك الحق في الحصول على هذه المعلومات TTY / TDD: وعلى المساعدة في لغتك دون أي تكلفة. اتصل على 2010. / 2018 (800) / 877-8973 (800) / 111

**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 Quart2을 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 gjuhën tuaj. Telefononi numrin (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Somali – FIIRO GAAR AH: Haddii aad ku hadashid af Soomaali, adeegyada caawimada luuqada, ayaa waxaa laguugu siinayaa bilaash, waa 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 – ማስታወሻ: 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– နမ္မ၊ကတိ၊ ကညီ ကျိဉ်အယိ, နမးန္၊ ကျိဉ်အတာ်မးစားလ၊ တလက်ဘူဉ်လက်စ္၊ နီတမံးဘဉ်သုန္နဉ်လီ၊. ကိုး (800) 362-3310.TTY / TDD: 711 / (800) 877-8973.

Mon-Khmer, Cambodian – ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកកាសា ដោយមិនគិតឈូល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

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

Thai – เรียน: ถา้ คุณพดู ภาษาไทยคุณสามารถใชบ้ 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. શ્રેન કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Urdu – خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں – Urdu – 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.