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

This health plan is offered by Quartz Health Plan MN Corporation



9829310 - SELECT SILVER I309 STANDARD

Coverage Period: 1/1/2024 - 12/31/2024 Coverage for: Individual/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 <a href="https://www.healthcare.gov/sbc-glossary">www.QuartzBenefits.com/certlookup</a>. For general definitions of common terms, such as <a href="mailto:allowed amount">allowed amount</a>, <a href="mailto:balance billing">balance billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:coinsurance">copayment</a>, <a href="mailto:deductible">deductible</a>, <a href="mailto:provider">provider</a>, or other <a href="mailto:underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call Customer Success: 1-800-362-3310 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Individual: <b>\$5,900</b> per Benefit Year Family: <b>\$5,900</b> /individual or <b>\$11,800</b> /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 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> ?	Individual: <b>\$9,100</b> per Benefit Year Family: <b>\$9,100</b> /individual or <b>\$18,200</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 (unless balance billing is prohibited), cost-sharing assistance for your prescriptions, and health care this	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

	plan doesn't cover.	
Will you pay less if you use a network provider?	Yes.  See <a href="http://quartzbenefits.com/select">http://quartzbenefits.com/select</a> or call 1-800-362-3310 for a list of <a href="network providers">network providers</a> .	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 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 referral to see a specialist?	In- <u>Network providers</u> : No. Out-of- <u>Network providers</u> : Yes, written <u>referral</u> is required.	In-Network: You can see the <u>specialist</u> you choose without a <u>referral</u> . Out-of-Network: 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 **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You	ı 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	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Virtual Visits are covered with a \$40 copay; deductible does not apply. A covered Telehealth visit applies the same cost-sharing as an in-person visit. Deductible and/or coinsurance may apply for additional services performed at your visit.
If you visit a health care provider's office or clinic	Specialist visit	\$80 <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.  Deductible and/or coinsurance may apply for additional services performed at your visit.
or chilic	Other practitioner office visit	Chiro/Adult Vision: \$40 copay/visit; deductible does not apply	Not covered	Benefits are not available for care that is Maintenance and Supportive Care.  Deductible and/or coinsurance may apply for additional services performed at your visit.
	Preventive care/screening/ immunization	No charge; deductible does not apply	Not covered	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	ı 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	Diagnostic test (x-ray, blood work)	40% coinsurance	Not covered	Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.	
ii you nave a test	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not covered	Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.	
If you need drugs to treat your illness or	Preferred Generics   Tier 1	\$20 <u>copay</u> /prescription; <u>deductible</u> does not apply	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>	
condition  More information about  prescription drug	Preferred Brands   Tier 2	\$40 copay/prescription; deductible does not apply	Not covered	will apply.  Coverage restrictions may apply to some medications. See the Quartz Formulary for details; the Formulary is subject to change following quarterly Pharmacy & Thornacution	
coverage is available at	Non-Preferred Brands & Generics   Tier 3	\$80 <u>copay</u> /prescription	Not covered	following quarterly Pharmacy & Therapeutics Committee meetings, or following updates to	
https://quartzbenef its.com/drugformul ary/metal-choice	Tier 4	\$350 copay/prescription	Not covered	drug availability (e.g., new generic drugs).  Manufacturer-funded cost-sharing assistance for your prescriptions will not be credited to your Annual Deductible or Annual Maximum Out-of-Pocket Limit.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not covered	Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.	
surgery	Physician/surgeon fees	40% coinsurance	Not covered	Oral Surgery: 40% <u>coinsurance</u> Coverage is limited to procedures listed in your Certificate of Coverage	
	Emergency room care	40% coinsurance	40% coinsurance	none	
If you need immediate	Emergency medical transportation	40% coinsurance	40% coinsurance	none	
medical attention	<u>Urgent care</u>	\$60 <u>copay</u> /visit; <u>deductible</u> does not apply	\$60 <u>copay</u> /visit; <u>deductible</u> does not apply	Deductible and/or coinsurance may apply for additional services performed at your visit.	
If you have a	Facility fee (e.g.,	40% coinsurance	Not covered	Prior authorization is required. See	

		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	
hospital stay	hospital room) Physician/surgeon fees	40% coinsurance	Not covered	www.QuartzBenefits.com/MNPAList or call (800) 362-3310 for additional information.	
If you need mental health, behavioral health, or substance abuse	Outpatient services	\$40 <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. However, reduced cost-sharing may apply for visits through the AbleTo program.  Deductible and/or coinsurance may apply for additional services performed at your visit.	
services	Inpatient services	40% coinsurance	Not covered	Prior authorization is required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.	
	Office visits	No charge; deductible does not apply	Not covered	Prenatal care services include education, routine evaluation of the growth & development of the fetus, routine prenatal screenings, and routine	
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	Not covered	prenatal care visits. You may be responsible for cost-sharing for other services that are not	
prognant	Childbirth/delivery facility services	40% coinsurance	Not covered	considered prenatal care. Prior authorization is required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.	
	Home health care	40% coinsurance	Not covered	Coverage is limited to 120 visits per Benefit Year. Prior authorization is required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.	
If you need help recovering or have other special health needs	Rehabilitation services	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Prior authorization is required after 20 visits per therapy discipline (Physical, Speech, and Occupational therapy and Pulmonary Rehab) per Benefit Year. Cardiac Rehab – Prior authorization is required after 36 visits per Benefit Year. Inpatient Rehab is limited to 60 days per Benefit Year. Post Cochlear Implant Aural Therapy - Prior	

		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
				authorization is required after 30 visits per Benefit Year. A covered Telehealth visit applies the same cost-sharing as an in-person visit.  Deductible and/or coinsurance may apply for additional services performed at your visit.
	Habilitation services	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Prior authorization is required after 20 visits per therapy discipline (Physical, Speech, and Occupational therapy and Pulmonary Rehab) per Benefit Year.  A covered Telehealth visit applies the same cost-sharing as an in-person visit.  Deductible and/or coinsurance may apply for additional services performed at your visit.
	Skilled nursing care	40% <u>coinsurance</u>	Not covered	Coverage limited to 120 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.
	Durable medical equipment	40% coinsurance; deductible does not apply	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 limited to one pair of glasses or set of contacts per Benefit Year. Quartz's contribution to adult vision hardware is limited to \$100, after DME cost-sharing.  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 Success.

		What You Will Pay		
Common Medical Event	ill NCtWC		Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Hospice services	40% coinsurance	Not covered	Prior authorization is required. See <a href="https://www.QuartzBenefits.com/MNPAList">www.QuartzBenefits.com/MNPAList</a> or call (800) 362-3310 for additional information.
If your obild	Children's eye exam	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	none
If your child needs dental or eye care	Children's glasses	40% coinsurance; deductible does not apply	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:

# 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 Infertility treatment or when the life of the mother is endangered)
  - Long-term care

 Private Duty Nursing · Weight loss programs

Bariatric surgery

 Non-emergency care when traveling outside the U.S.

- Cosmetic surgery
- Dental care (Adult)

 Non-formulary drugs without an approved exception

# 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)

Hearing aids

Chiropractic care

Routine eye care (Adult)

Routine foot care

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: Minnesota Department of Health at 1-800-657-3916, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa, or visit www.mnsure.org or call 1-855-366-7873. 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.mnsure.org or call 1-855-366-7873.

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 <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: Minnesota Department of Health, Managed Care Section, P.O. Box 64882, St. Paul, Minnesota 55164-0882, or 1-800-657-3916. If coverage is under a group health <u>plan</u>, contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

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

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

# **Does this Coverage Meet the Minimum Value Standard?** Not Applicable

#### **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)

-To see examples of how this plan might cover costs for a sample medical situation, see the next page.-

## **About these Coverage Examples:**



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 Bab (9 months of in-network pre-natal hospital delivery)		
■ The <u>plan's</u> overall <u>deductible</u>	\$5,900	
■ Specialist copayment	\$80	
■ Hospital (facility) coinsurance	40%	
■ Other <u>coinsurance</u>	40%	
This EXAMPLE event includes services		

# This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (*ultrasounds and blood work*)

Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$5,900
Copayments	\$90
Coinsurance	\$1,600
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$7,590

Managing Joe's type 2 E (a year of routine in-network can controlled condition)	re of a well-
■ The <u>plan's</u> overall <u>deductible</u>	\$5,900
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%
This EXAMPLE event includes like: Primary care physician office vis (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glumeter)	sits cose
Total Example Cost	\$5,600
In this example, Joe would pa	y:
Cost Sharing	
Deductibles	\$100
Copayments	\$1,500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,600

<b>Mia's Simple Fract</b> i (in-network emergency room follow up care)				
■ The <u>plan's</u> overall <u>deductible</u>	\$5,900			
■ Specialist copayment	\$80			
■ Hospital (facility) <a href="mailto:coinsurance">coinsurance</a>	40%			
Other coinsurance	40%			
Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)				
	al therapy)			
Total Example Cost	\$2,800			
Total Example Cost In this example, Mia would pa	\$2,800			
•	\$2,800			
In this example, Mia would pa	\$2,800			
In this example, Mia would pa Cost Sharing	\$2,800 ay:			
In this example, Mia would pa Cost Sharing Deductibles	\$2,800 ay: \$1,800			
In this example, Mia would pa Cost Sharing Deductibles Copayments	\$2,800 ay: \$1,800 \$200			

The total Mia would pay is

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

\$2,100



# 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 ntshab 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.

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 ໃນຫນັງສືແຈ້ງການສະບັບນີ້.ທ່ານອາດຈຳເປັນຕ້ອງປະຕິບັດຕາມເວລາ ທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສຸຂະພາບຂອງທ່ານ ຫຼື ຊ່ວຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ.ທ່ານມີສຶດທີ່ຈະໄດ້ຮັບຂໍ້ມູນນີ້ 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.

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 खर्चें 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 afaanji, kanfaltiidhaan ala, nj argama, Bilbilaa (800) 362-3310, TTY / TDD; 711 / (800) 877-8973.

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

Karen - ဟိသူဉ်ဟိသ:- နမ့်ကတိုး ကညီ ကျိဉ်အယ်, နမာ၍ ကျိဉ်အတာ်မာစားလ၊ တလက်ဘူဉ်လက်စ္၊ နီတမံးဘဉ်သုနည်လီး. ကိုး (800) 362-3310.TTY / TDD: 711 / (800) 877-8973.

Mon-Khmer, Cambodian – ្រុយ័ត្ត៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្លល គឺអាចមានសំរាប់បំរើអ្នក។ ជួរ 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 ภาษาไทยคุณสามารถใชบ์ ริการช่วยเหลือทางภาษาไดฟ์ 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. શેન કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

. 362-3310. (800) / TTY / TDD: 711 / (800) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ 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.