

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

This health plan is offered by Gundersen Health Plan Minnesota



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 ? | \$2,000 Single/\$4,000 Family per Calendar Year | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. 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 deductible . |
| Are there services covered before you meet your deductible ? | Yes. Preventive care services are covered before you meet your deductible . | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | \$7,000 Single/\$14,000 Family per Calendar Year | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit ? | Premiums , balance-billing charges, 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.quartzbenefits.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: Y0G3NT8SB

HMO SBC

GH00063 (01 19)

| Important Questions | Answers | Why this Matters: |
|--|---|---|
| Will you pay less if you use a network provider ? | Yes. See www.QuartzBenefits.com/FindADoctor or call 1-800-362-3310 for a list of network providers . | 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 referral to see a specialist ? | 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 [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|--|---|
| | | In Network Provider (You will pay the least) | Out of Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | 40% coinsurance after deductible | Not Covered | Charges for e-Visits will apply to your deductible/coinsurance . |
| | Specialist visit | 40% coinsurance after deductible | Not Covered | -----none----- |
| | Other practitioner office visit | Chiro/Adult Vision: 40% coinsurance after deductible | Not Covered | One (1) Routine Adult Vision exam is covered with no charge. Cost sharing applies to subsequent exams. Benefits are not available for care that is Maintenance and Supportive Care or Long-term Therapy. 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. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|---|---|
| | | In Network Provider (You will pay the least) | Out of Network Provider (You will pay the most) | |
| If you have a test | Diagnostic test (x-ray, blood work) | 40% coinsurance after deductible | Not Covered | -----none----- |
| | Imaging (CT/PET scans, MRIs) | MRI/MRA: 40% coinsurance after deductible CT: 40% coinsurance after deductible PET: 40% coinsurance after deductible | Not Covered | -----none----- |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.QuartzBenefits.com/formulary | Preferred Generics Tier 1 | Value Tier: \$5 copay All others: \$10 copay | Value Tier: \$5 copay All others: \$10 copay | Multiple copays will apply for claims of greater than 30 day supply when covered; for claims of 31 to 60 days supply, two copays will apply, and for claims of 61 to 90 days supply, three copays will apply. |
| | Preferred Brands Tier 2 | Value Tier: \$5 copay All others: \$55 copay | Value Tier: \$5 copay All others: \$55 copay | |
| | Non-Preferred Brands & Generics Tier 3 | \$125 copay | \$125 copay | |
| | Specialty drugs Tier 4 | \$225 copay | \$225 copay | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 40% coinsurance after deductible | Not Covered | Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| | Physician/surgeon fees | 40% coinsurance after deductible | Not Covered | |
| If you need immediate medical attention | Emergency room care | 40% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Emergency medical transportation | 40% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Urgent care | 40% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 40% coinsurance after deductible | Not Covered | Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| | Physician/surgeon fees | 40% coinsurance after deductible | Not Covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|--|
| | | In Network Provider (You will pay the least) | Out of Network Provider (You will pay the most) | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | 40% coinsurance after deductible | Not Covered | -----none----- |
| | Inpatient services | 40% coinsurance after deductible | Not Covered | Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| If you are pregnant | Office visits | No charge | Not Covered | Maternity care may include tests and services described elsewhere within this document (i.e. ultrasound). Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| | Childbirth/delivery professional services | 40% coinsurance after deductible | Not Covered | |
| | Childbirth/delivery facility services | 40% coinsurance after deductible | Not Covered | |
| If you need help recovering or have other special health needs | Home health care | 40% coinsurance after deductible | Not Covered | Coverage is limited to 120 visits per Calendar Year. Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| | Rehabilitation services | 40% coinsurance after deductible | Not Covered | Prior authorization is required after 20 visits per therapy discipline (physical, speech, occupational) per Calendar Year. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. Cardiac Rehab - Prior authorization is required after 36 visits. |
| | Habilitation services | 40% coinsurance after deductible | Not Covered | Prior authorization is required after 20 visits per therapy discipline (physical, speech, occupational) per Calendar Year. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| | Skilled nursing care | 40% coinsurance after deductible | Not Covered | Coverage limited to 120 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|--|---|
| | | In Network Provider (You will pay the least) | Out of Network Provider (You will pay the most) | |
| If you need help recovering or have other special health needs | Durable medical equipment | 40% coinsurance after deductible | Not Covered | Coverage for -- Foot Orthotics: Requires prior authorization. Limited to one pair per Calendar Year. Hearing Aids: only for ages 18 and under; limited to one per ear every 36 months. To obtain the list of covered hearing aid models log onto www.QuartzBenefits.com/hearingaids or contact Customer Service. Prior authorization may be required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| | Hospice services | 40% coinsurance after deductible | Not Covered | Prior authorization is required. See www.QuartzBenefits.com/MNPAForm or call Customer Service for additional information. |
| If your child needs dental or eye care | Children's eye exam | No charge | Not Covered | One (1) Routine Vision exam is covered with no charge. Cost sharing for an office visit applies to subsequent exams. |
| | Children's glasses | 40% coinsurance after deductible | Not Covered | Limited to one pair of glasses per Calendar 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](#).)

- | | | |
|-------------------------|--|------------------------|
| • Cosmetic surgery | • Long-term care | • Weight loss programs |
| • Dental care (Adult) | • Non-emergency care when traveling outside the U.S. | |
| • Infertility treatment | • Routine foot care | |

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) | • Chiropractic care | • Private Duty Nursing for ventilator-dependent persons only |
| • Bariatric surgery | • Hearing aids (For ages 18 and under) | • Routine eye care (Adult) |

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, Managed Care Section, P.O. Box 64882, St. Paul, Minnesota 55164-0882, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 [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: Minnesota Department of Health, Managed Care Section, P.O. Box 64882, St. Paul, Minnesota 55164-0882, or 1-800-654-3916. If coverage is under a group health [plan](#), contact 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, kwijigo 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 [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.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's overall deductible](#) \$2,000
- [Specialist copayment](#) Deductible
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

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 \$12,731

In this example, Peg would pay:

Cost Sharing

| | |
|-------------|---------|
| Deductibles | \$2,000 |
| Copayments | \$50 |
| Coinsurance | \$4,200 |

What isn't covered

| | |
|----------------------|------|
| Limits or exclusions | \$10 |
|----------------------|------|

The total Peg would pay is \$6,260

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's overall deductible](#) \$2,000
- [Specialist copayment](#) Deductible
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

Total Example Cost \$7,389

In this example, Joe would pay:

Cost Sharing

| | |
|--------------|---------|
| Deductibles* | \$1,200 |
| Copayments | \$400 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

The total Joe would pay is \$1,600

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's overall deductible](#) \$2,000
- [Specialist copayment](#) Deductible
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

Total Example Cost \$1,925

In this example, Mia would pay:

Cost Sharing

| | |
|--------------|---------|
| Deductibles* | \$1,900 |
| Copayments | \$0 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

The total Mia would pay is \$1,900



Notice of Non-Discrimination and Availability of Language Assistance Services and Auxiliary Aids and Services

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 (includes sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity; and sex stereotypes). Quartz does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate effectively with us and to participate in health programs or activities, 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 interpreters
- 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, you can file a grievance with-

Chief Compliance Officer
2650 Novation Parkway
Fitchburg, 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, our Chief 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.

ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call (800) 362-3310, TTY: 711 / (800) 877-8973.

| |
|---|
| Spanish - ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (800) 362-3310. TTY: 711 / (800) 877-8973 o hable con su proveedor. |
| Chinese - 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 (800) 362-3310. TTY: 711 / (800) 877-8973 或咨询您的服务提供商。 |
| Hmong - LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntauv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau (800) 362-3310. TTY: 711 / (800) 877-8973 los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob. |
| Russian - ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону (800) 362-3310. TTY: 711 / (800) 877-8973 или обратитесь к своему поставщику услуг. |
| Vietnamese - LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (800) 362-3310. TTY: 711 / (800) 877-8973 hoặc trao đổi với người cung cấp dịch vụ của bạn. |

