

Quartz®

Health insurance can be complicated – we can help make it easier to understand. **Choosing the right plan to meet your needs is the first step.**

HMO

Quality plus value — the right choice for most Quartz members

Choose an HMO plan if:

- You live or work in the Quartz service area and are looking for the lowest cost option.
- Your health care needs will be met by our in-network providers. See QuartzBenefits.com/findadoctor for a complete listing.

POS

Higher cost for out-of-network care

Choose a POS plan if:

- You live or work in the Quartz network service area, but want to see out-of-network providers.
- You're willing to pay a little more for this flexibility.

PPO

Flexibility at a premium

Choose a PPO plan if:

- You live outside the Quartz service area.
- You're willing to pay more in premiums to have access to a larger (often statewide or nationwide) network of doctors and hospitals.

	Where to get Care		Eligibility	Primary Care Clinic Required	Preventive Services**	Emergency Care	Urgent Care	Prior Authorization
	Inside network	Outside network*						
HMO Health Maintenance Organization	✓		Live or work in Quartz's service area	✓	✓	✓	✓	Some health care services, treatment plans, equipment, or drugs **need Quartz's okay ahead of time**. This is called prior authorization. Prior authorization is a decision about medical necessity, **not a promise that Quartz will cover the cost**.
POS Point of Service	✓	✓	Live or work in Quartz's service area	✓	✓	✓	✓	
PPO Preferred Provider Organization	✓	✓	Live outside Quartz's service area		✓	✓	✓	

Search for in-network providers and facilities at QuartzBenefits.com/findadoctor.

*__If you receive care from an out-of-network provider (excluding Emergency or Urgent Care),__ they may charge more than Quartz's allowed amount. Quartz will compare charges from other providers in the area for the same medical service. This comparison helps determine an amount that is usual, customary and reasonable (UCR) for that particular area. Quartz will pay the amount identified as UCR. **If there is a difference between what the provider bills and what Quartz pays, your provider may bill you for the difference.** This is known as **balance billing** and these charges do not apply to your plan's maximum out-of-pocket costs.

__Some__ preventive services are covered at no cost to you from an in-network provider — learn more at QuartzBenefits.com/preventive. If another health problem is discussed during a preventive health care visit, **a separate office visit will be billed as required by national coding and billing guidelines.

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This is a summary of the differences in obtaining coverage for services under Quartz's HMO, PPO, and POS plans. Benefits are determined in accordance with your Certificate of Coverage. Questions? **Contact Customer Service:**

Send a message via MyChart

Call (800) 362-3310

Quartz-branded health plans are offered by Quartz Health Benefit Plans Corporation, Quartz Health Plan Corporation, Quartz Health Plan MN Corporation, and Quartz Health Insurance Corporation, which are separate legal entities.
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