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

SOUTHWESTERN WI COMMUNITY ACTION PROGRAM INC 9081261 - HMO Deductible

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 <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 <u>www.QuartzBenefits.com/certlookup</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-800-362-3310 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$500 Single/ \$1,000 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 <u>deductible</u> ?	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	 \$1,000 Single/\$2,000 Family per Benefit Year for medical expenses. \$2,350 Single/\$4,700 Family per Benefit Year for prescription expenses. 	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</u> <u>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 <u>plan</u> 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 <u>www.quartzbenefits.com</u>. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> or call 1-800-362-3310 to request a copy. Tracking ID: PH4CA8B9 HMO SBC UH01201 (01 19)

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.QuartzBenefits.com/FindADoctor</u> or call 1-800-362-3310 for a list of <u>network</u> <u>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's</u> <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's</u> 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 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	
		In Network Provider (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	\$30 <u>copay</u> /visit 20% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	Not Covered	e-Visits are covered with a \$20 <u>copay</u> .	
	<u>Specialist</u> visit	\$30 <u>copay</u> /visit 20% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	Not Covered	none	
	Other practitioner office visit	Chiro/Adult Vision: \$30 <u>copay</u> /visit 20% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	Not Covered	One (1) Routine Adult Vision exam is covered with no charge. <u>Cost sharing</u> 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.	

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event		In Network Provider (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	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
	Diagnostic test (x-ray, blood work)	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	none	
If you have a test	Imaging (CT/PET scans, MRIs)	MRI/MRA: 20% <u>coinsurance</u> after <u>deductible</u> CT: 20% <u>coinsurance</u> after <u>deductible</u> PET: 20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	none	
If you need drugs to treat your illness or condition	Preferred Generics Tier 1	Value Tier: \$5 <u>copay</u> All others: \$10 <u>copay</u>	Value Tier: \$5 <u>copay</u> All others: \$10 <u>copay</u>	- Multiple <u>copays</u> will apply for <u>claims</u> of greater	
More information about prescription drug	Preferred Brands Tier 2	Value Tier: \$5 <u>copay</u> All others: \$35 <u>copay</u>	Value Tier: \$5 <u>copay</u> All others: \$35 <u>copay</u>	than 30 day supply when covered; for <u>claims</u> of 31 to 60 days supply, two <u>copays</u> will apply, and	
<u>coverage</u> is available at <u>www.QuartzBenefits.co</u>	Non-Preferred Brands & Generics Tier 3	\$60 <u>copay</u>	\$60 <u>copay</u>	for <u>claims</u> of 61 to 90 days supply, three <u>copays</u> will apply.	
<u>m/formulary</u>	Specialty drugs Tier 4	\$200 <u>copay</u>	\$200 <u>copay</u>		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization may be required. See www.QuartzBenefits.com/WIPAForm or call	
	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Customer Service for additional information.	
If you need immediate medical attention	Emergency room care	\$75 <u>copay</u> /visit	\$75 <u>copay</u> /visit	Emergency room <u>copay</u> waived if admitted. Applicable <u>cost sharing</u> may apply after the <u>copayment</u> .	
	Emergency medical transportation	20% <u>coinsurance</u> after <u>deductible</u>	20% <u>coinsurance</u> after <u>deductible</u>	none	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	Information	
If you need immediate medical attention	Urgent care	\$30 <u>copay</u> /visit	\$30 <u>copay</u> /visit	<u>Copay</u> applies to professional services. <u>Deductible</u> applies to ancillary/facility charges.	
If you have a hospital	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization is required. See www.QuartzBenefits.com/WIPAForm or call	
stay	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Customer Service for additional information.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <u>copay</u> /visit 20% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	Not Covered	Benefits are not available for care that is Maintenance and Supportive Care or Long-term therapy.	
	Inpatient services	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAForm</u> or call Customer Service for additional information.	
If you are pregnant	Office visits	\$30 <u>copay</u> /visit 20% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	Not Covered	Maternity care may include tests and services described elsewhere within this document (i.e. ultrasound).	
	Childbirth/delivery professional services	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization is required for inpatient services. See <u>www.QuartzBenefits.com/WIPAForm</u> or call	
	Childbirth/delivery facility services	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Customer Service for additional information.	
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Coverage is limited to 60 visits per Benefit Year. Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAForm</u> or call Customer Service for additional information.	
	Rehabilitation services	20% <u>coinsurance</u> after deductible	Not Covered	Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 40 visits per Benefit Year. This limit is shared between Rehabilitation and <u>Habilitation services</u> . Cardiac Rehab is limited to 36 visits per event.	

	Services You May Need	What Yo	u Will Pay	Limitations Exceptions & 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	
	Habilitation services	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 40 visits per Benefit Year. This limit is shared between Rehabilitation and <u>Habilitation services</u> . Prior authorization may be required. See <u>www.QuartzBenefits.com/WIPAForm</u> or call Customer Service for additional information.	
	Skilled nursing care	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Coverage limited to 90 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAForm</u> or call Customer Service for additional information.	
If you need help recovering or have other special health needs	<u>Durable medical</u> equipment	20% <u>coinsurance</u>	Not Covered	Coverage for Foot Orthotics: Limited to one pair per Benefit Year. Hearing Aids: 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/WIPAForm or call Customer Service for additional information.	
	Hospice services	20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization is required. See <u>www.QuartzBenefits.com/WIPAForm</u> 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	One (1) Routine Vision exam is covered with no charge. <u>Cost sharing</u> for an office visit applies to subsequent exams.	
•	Children's glasses	Not Covered	Not Covered	none	

Common Medical Event	Services You May Need	What You Will Pay		Limitations Exactions & Other Important		
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	 Limitations, Exceptions, & Other Important Information 		
If your child needs dental or eye care	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 Non-emergency care when traveling outside the U.S. Weight loss programs						
Dental care (Adult) Private-duty nursing						
Long-term care 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 Infe		ertility treatment				
Bariatric surgery	Bariatric surgery		outine 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: 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 <u>www.dol.gov/ebsa/healthreform</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 <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 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.

If you don't have <u>Minimum Essential Coverage</u> 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'engo shika at'ohwol ninisingo, kwijijgo 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:



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 Bab (9 months of in-network pre-natal care a delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$500 \$30 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$500 \$30 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$500 \$30 20% 20%
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)		This EXAMPLE event includes services like:Primary care physicianPrimary care physicianoffice visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
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	\$500	Deductibles* \$100		Deductibles*	\$500
Copayments	\$500	Copayments	\$700	Copayments	\$100
Coinsurance	\$30	Coinsurance	\$0	Coinsurance	\$100
What isn't covered		What isn't covered		What isn't covered	

\$0

\$800

Limits or exclusions

The total Mia would pay is

\$10

\$1,040

Limits or exclusions

The total Joe would pay is

\$0 **\$700**









Non-Discrimination & Language Access

Quartz is the brand name for a group of companies committed to your health: Unity Health Plans Insurance Corporation, Physicians Plus Insurance Corporation, Gundersen Health Plan, Inc., and Gundersen Health Plan Minnesota. 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 Service 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, sex, gender identity, sexual orientation or health status.

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 Service 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 –

Kristie Meier, Compliance Officer 840 Carolina Street Sauk City, WI 53583 Phone: (800) 362-3310 TTY / TDD: 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 Meier, 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 / TDD: 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 u obtener 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 cov kev pab kam them nqi kho mob los ntawm Quartz. Saib cov caij nyoog ceeb hauv daim ntawv no. Tej zaum koj kuj yuav tau ua qee yam kom tsis pub dhau cov caij nyoog koj thiaj yuav tau txais kev pab kam them nqi kho mob los yog kev pab them tej nqi kho mob. Koj muaj cai tau cov ntshiab lus no thiab tau kev pab 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。本通知包含了關于 您通過 Quartz 提交之申請或保險責任範圍的重要訊 息。請留意本通知內的重要日期。您可能需要在若幹 截止日期之前采取行動,以維持您的健康保險責任範 圍或者費用補貼。您有權利免費獲得以您母語撰寫的 本訊息和各種幫助。請致電 (800) 362-3310。聾啞人 電話: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 – ແຈ້ງການນີ້ມີຂໍ້ມູນສຳຄັນ.ແຈ້ງການນີ້ມີຂໍ້ມູນ ທີ່ສຳຄັນກ່ຽວກັບການສະໝັກຂໍ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານ ໂດຍຜ່ານ Quartz. ໃຫ້ເບິ່ງກຳນົດວັນທີ່ສຳຄັນຢູ່ໃນແຈ້ງກ ານນີ້. ທ່ານອາດຈະຕ້ອງໄດ້ໃຊ້ເວລາດຳເນີນການຕາມກຳ ນົດເວລາທີ່ແນ່ນອນ ເພື່ອຮັກສາການຄຸ້ມຄອງຂອງທ່ານ ຫຼື ການຊ່ວຍເຫຼືອທີ່ມີຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນຂ່າວສານ ແລະ ການຊ່ວຍເຫຼືອເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ເສຍຄ່າໃຊ້ຈາຍໃດໆ. ໃຫ້ໂທຫາເບີ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973. **German** – Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags oder Ihres 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 erhalten. 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 contient des informations importantes. Cet avis contient des informations importantes concernant votre demande ou sur la prise en charge par Quartz. Rechercher les dates importantes sur le présent avis. Il se peut qu'une action de votre part soit nécessaire avant une certaine date afin de conserver votre couverture santé ou votre aide sur les frais. Vous avez le droit d'obtenir gratuitement ces informations et une assistance dans votre langue. Appelez le (800) 362-3310. TTY / TDD: 711 / (800) 877-8973. Korean - 본 통지서에는 중요한 정보가 들어 있습니다. 본 통지서에는 귀하의 신청 또는 Quartz를 통한 보험보장에 관한 중요한 정보가 들어 있습니다. 본 통지서에 나와있는 중요한 날짜를 찾아보십시오. 귀하는 귀하의 건강 보험보장을 유지하기 위해 특정 마감일까지 조치를 취해야 할 수도 있거나, 비용에 관한 도움이 필요할 수도 있습니다. 귀하는 귀하가 사용하는 언어로 이러한 정보와 도움을 무료로 받을 권리가 있습니다. (800) 362-3310 번으로 전화하십시오. TTY / TDD: 711 / (800) 877-8973.

Tagalog – Ang Abisong ito ay may Importanteng Impormasyon. Ang abisong ito ay may importanteng impormasyon tungkol sa aplikasyon o proteksiyon mo sa pamamagitan ng Quartz. Hanapin ang mga pangunahing petsa na nasa abisong ito. Maaaring kailangan mong kumilos bago sumapit ang ilang takdang araw para mapanatili ang proteksiyon ng kalusugan mo o para makatulong sa mga gastusin. Karapatan mong makuha ang impormasyon na ito na nasa wika mo nang walang gastos. Tumawag sa numerong (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. Wann du mit me Interpreter schwetze witt, kannscht du (800) 362-3310 uffrufe. TTY / TDD: 711 / (800) 877-8973. Polish – To zawiadomienie zawiera ważne informacje. To zawiadomienie zawiera ważne informacje dotyczące Państwa wniosku lub zakresu ubezpieczenia w Quartz. Proszę zwrócić uwagę na ważne daty podane w zawiadomieniu. Mogą to być terminy dokonania określonych czynności koniecznych do zachowania ubezpieczenia zdrowotnego lub uzyskania pomocy związanej z kosztami. Mają Państwo prawo do otrzymania tej informacji oraz uzyskania pomocy bezpłatnie w swoim języku. Proszę dzwonić pod numer: (800) 362–3310. TTY / TDD: 711 / (800) 877–8973.

Hindi – इस नोटिस में महत्वपूर्ण जानकारी है। इस नोटिस में आपके आवेदन या Quartz के माध्यम से बीमे के कवरेज बारे में महत्वपूर्ण जानकारी है। इस नोटिस में मुख्य तारीखें देखें। अपना स्वास्थ्य बीमा बनाए रखने या कीमत चुकाकर सहायता प्राप्त करने के लिए आपको कुछ निश्चित समयसीमा तक कार्रवाई करने की ज़रूरत हो सकती है। आपको कोई कीमत चुकाए बिना यह जानकारी और सहायता अपनी भाषा में प्राप्त करने का अधिकार है। कॉल करें 800) 362-3310। TTY / TDD: 711 / (800) 877-8973.

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).

Mon-Khmer, Cambodian – ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល 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 ภาษาไทยคุณสามารถใชบ้ ริการช่วยเหลือทางภาษาไดฟ้ รี โทร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Gujarati – સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન 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 – نظر اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں Urdu – نظر ال

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.