

This plan is offered by Quartz Health Benefit Plans Corporation



Prepared for:
NECEDAH AREA SCHOOL
DISTRICT

Schedule of Benefits
9082993 - HMO HSA
Coverage Period: 1/1/2021 - 12/31/2021

Medical Benefits	
Annual Deductible	\$3,000 Single/\$6,000 Family per Benefit Year
Coinsurance	10% coinsurance
Annual Maximum Out-of-Pocket	\$3,500 Single/\$7,000 Family per Benefit Year
Preventive Services	No Charge
Dependent Age	26
Deductible Information	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.
Out-of-Pocket Limit	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.
HSA Qualified Plan	Yes
Prior Authorization	Prior authorization may be required for certain services. See QuartzBenefits.com/WIPAList or call Customer Service for additional information

Physician Services	
Office Visit	10% coinsurance after deductible
Chiropractor Visits	10% coinsurance after deductible
Hearing Examination	10% coinsurance after deductible
Podiatry Services	10% coinsurance after deductible
Vision Examination	10% coinsurance after deductible; One Routine Vision exam is covered with no charge
Video/Virtual Visit	10% coinsurance after deductible; Specialist: Same as Office Visit

Hospital Services *	
General Inpatient	10% coinsurance after deductible
Delivery & Newborn Charges	10% coinsurance after deductible
Outpatient Services	10% coinsurance after deductible

Emergency Services	
Emergency Room	10% coinsurance after deductible
Urgent Care	10% coinsurance after deductible
Ambulance	10% coinsurance after deductible

Questions? Visit us at www.quartzbenefits.com or call 1-800-362-3310.

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Tracking ID: EBP7DBR8
HMO

Pharmacy Benefits	
HDHP \$0 Drugs	This plan covers certain preferred drugs for treatment of limited chronic conditions at no cost to you.
Generic/Preferred/Non-Preferred	10% coinsurance after deductible
Tier 4	10% coinsurance after deductible
Pharmacy Max Out-of-Pocket	Subject to Annual Maximum Out-of-Pocket per Benefit Year

Behavioral Health	
Inpatient	10% coinsurance after deductible
Transitional	10% coinsurance after deductible
Outpatient	10% coinsurance after deductible

Diagnostic Services	
Lab	10% coinsurance after deductible
X-Ray	10% coinsurance after deductible
MRI/MRA Scan	10% coinsurance after deductible
PET Scan	10% coinsurance after deductible
CAT Scan	10% coinsurance after deductible

Other Services	
Durable Medical Equipment	10% coinsurance after deductible
Home Health Care Services	10% coinsurance after deductible
Home Health Care Limit	60 visits per Benefit Year
Hospice Services	10% coinsurance after deductible
Skilled Nursing Care Facility	10% coinsurance after deductible
Skilled Nursing Care Limit	90 days per confinement
Therapy Services	10% coinsurance after deductible
Therapy Limit	40 visits combined for Physical, Speech, and Occupational therapy and Pulmonary Rehab
TMJ Benefits	10% coinsurance after deductible

* Hospital Services – Includes daily hospital room and board, surgical, anesthesia and miscellaneous hospital services.

EXCLUSIONS AND LIMITATIONS

THIS IS A SUMMARY ONLY. FOR A COMPLETE LIST OF EXCLUSIONS, PLEASE SEE YOUR CERTIFICATE OF COVERAGE.

SURGICAL SERVICES

- Procedures to correct obesity. This exclusion does not apply to bariatric surgery services covered in the Certificate of Coverage.
- Plastic or cosmetic surgery
- Reconstructive surgery unless the purpose is to correct a functional defect
- Breast augmentation (This does not apply to reconstruction of affected tissue incident to mastectomy.)
- Refractive eye surgery for vision correction

MEDICAL SERVICES

- Examinations required for employment, licensing, or insurance; or any third-party request, including court-ordered treatment that does not otherwise qualify for coverage
- Immunizations covered by an employer, educational institution or other third party
- Expenses for the preparation and presentation of medical reports and records
- Weight control programs
- Psychological and Neuropsychological testing for educational purposes
- Custodial care and Maintenance and Supportive care and / or therapy

AMBULANCE SERVICES

- Travel and transportation for a consultation or to receive non-emergent treatment

THERAPIES

- Maintenance and Supportive Care and / or Therapy for chronic conditions
- Relationship counseling
- Vocational rehabilitation, including work-hardening programs
- Massage therapy

DENTAL SERVICES

- Routine dental procedures (e.g., cleanings, extraction of teeth, root canals, and filling or recapping of teeth), unless dental benefits are purchased.

REPRODUCTIVE SERVICES

- Reversal of voluntary sterilization procedures and related procedures
- Home delivery for childbirth
- Charges related to surrogate mother services when the surrogate is not a Quartz member

OUTPATIENT PRESCRIPTION DRUGS

- Prescription drugs prescribed for cosmetic purposes or for conditions or treatments that are not covered
- Prescription drugs not approved by the Federal Food and Drug Administration

DURABLE MEDICAL EQUIPMENT & DISPOSABLE MEDICAL SUPPLIES

- Foot pads, bunion covers, batteries, antiseptics, tape, over-the-counter shoe inserts, supports and elastic bandages; orthopedic shoes
- Comfort or convenience items (e.g., home monitoring devices, blood pressure cuffs, home UV therapy units); back-up supplies, equipment or prosthesis
- Customization of vehicles and / or lifts for wheelchairs and scooters; any and all modifications to a member's home and items associated with home modifications
- Repair or replacement of supplies, equipment or prosthesis if lost, stolen or nonfunctional due to misuse, abuse or neglect

GENERAL

- Any service, supply or equipment that is Experimental, Investigative or not Medically Necessary
- Services obtained without prior authorization or services that exceed the prior authorization granted
- Charges for services or items that the member has no legal obligation to pay
- Hypnotherapy
- Services rendered by a masseuse or massage therapist
- Coma Stimulation programs
- Orthoptics (eye exercise / training)
- Any condition, disability or charge resulting from or sustained as a result of being engaged in an illegal occupation or the commission or attempted commission of an assault or a criminal act

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Proof of Claim

A Member must submit proof of claim within 90 days of the date of service. Circumstances beyond the Member's control might make this time limit unreasonable. If so, the Member must file the claim as soon as possible.

Provider Limitations

Each member of an HMO or POS plan is required to select a Primary Care Physician (PCP) found in the Provider Directory. To access this directory online, visit our website at QuartzBenefits.com/findadoctor. There is no PCP requirement for PPO plan members.

For Behavioral Health (Mental Health) Services, please contact UW Health - Behavioral Health Care Management at (800) 683-2300 to connect with an in-network provider.