



East

United
Healthcare



Alabama PY27 Benefit Grid

Alabama PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$100	0%	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$100	0%	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard- (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$10,000	\$20,000	\$20	\$20	\$100	0%	✓ 40%	✓ 40%	\$40
UHC Silver Value+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,000	\$20,000	\$20	\$20	\$100	0%	✓ 40%	✓ 40%	\$40
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$11,500	\$23,000	\$30	\$30	\$80	0%	\$2,500 (3-day max)	\$375	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$11,500	\$23,000	\$30	\$30	\$80	0%	\$2,500 (3-day max)	\$375	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$7,900	\$15,800	\$10	\$10	\$60	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,900	\$15,800	\$10	\$10	\$60	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$750	\$1,500	\$8,000	\$16,000	\$20	\$20	\$75	0%	✓ 35%	✓ \$300	\$20
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$750	\$1,500	\$8,000	\$16,000	\$20	\$20	\$75	0%	✓ 35%	✓ \$300	\$20

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.
(-) indicates offering available without pediatric dental.



Alabama PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$500/\$1,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$500/\$1,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard- (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$15	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$3,500/\$7,000	0%	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$3,500/\$7,000	0%	\$10	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%	✓	





Florida – Choice PY27 Benefit Grid

Florida – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Complete Bronze-X Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,500	\$17,000	✓ \$60	✓ \$60	✓ \$150	0%	✓ 30%	✓ 30%	✓ 30%
UHC Complete Bronze-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$120	0%	\$3,000 (3-day max)	\$600	\$30
UHC Complete Bronze-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals) (Off-Ex Only)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$120	0%	\$3,000 (3-day max)	\$600	\$30
UHC Complete Bronze-X Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$7,000	\$14,000	\$12,000	\$24,000	\$15	\$15	\$100	0%	✓ 40%	✓ \$500	\$30
UHC Complete Silver-X Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$4,500	\$9,000	\$11,750	\$23,500	\$35	\$35	\$65	0%	✓ 40%	✓ 40%	\$25
UHC Complete Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$8,300	\$16,600	✓ \$40	✓ \$40	✓ \$50	0%	✓ 30%	✓ 30%	✓ 30%
UHC Complete Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, No Referrals) (Off-Ex Only)	Silver	\$0	\$0	\$11,300	\$22,600	\$45	\$45	\$80	0%	\$2,500 (3-day max)	\$500	\$30
UHC Complete Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, Dental + Vision, No Referrals)(Off-Ex Only)	Silver	\$0	\$0	\$11,300	\$22,600	\$45	\$45	\$80	0%	\$2,500 (3-day max)	\$500	\$30
UHC Complete Gold-X Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$0	\$0	\$8,700	\$17,400	\$25	\$25	\$50	0%	\$1,500 (3-day max)	\$300	\$15
UHC Complete Gold-X Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 T2 Rx, \$0 Insulin, Dental + Vision, No Referrals) (Off-Exc Only)	Gold	\$0	\$0	\$8,700	\$17,400	\$25	\$25	\$50	0%	\$1,500 (3-day max)	\$300	\$15

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Florida – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Complete Bronze-X Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$8	✓ 30%	✓ 45%	✓ 50%		
UHC Complete Bronze-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Complete Bronze-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals) (Off-Ex Only)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	
UHC Complete Bronze-X Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$20	40%	✓ 45%	✓ 50%		
UHC Complete Silver-X Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Complete Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ \$100	✓ 40%	✓ 50%		✓
UHC Complete Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, No Referrals) (Off-Ex Only)	\$2,250/\$4,500	0%	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Complete Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, Dental + Vision, No Referrals)(Off-Ex Only)	\$2,250/\$4,500	0%	\$8	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Complete Gold-X Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$3	\$50	40%	50%		
UHC Complete Gold-X Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 T2 Rx, \$0 Insulin, Dental + Vision, No Referrals) (Off-Exc Only)	Same as Medical	0%	\$3	\$50	40%	50%	✓	





Florida – Individual Exchange Network PY27 Benefit Grid

Florida – Individual Exchange Network PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$120	0%	\$3,000 (3-day max)	\$600	\$30
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$120	0%	\$3,000 (3-day max)	\$600	\$30
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,500	\$17,000	✓ \$60	✓ \$60	✓ \$150	0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (\$0 Insulin, Dental + Vision)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Silver	\$4,500	\$9,000	\$11,750	\$23,500	\$35	\$35	\$65	0%	✓ 40%	✓ 40%	\$25
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Silver	\$4,500	\$9,000	\$11,750	\$23,500	\$35	\$35	\$65	0%	✓ 40%	✓ 40%	\$25
UHC Silver Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$8,300	\$16,600	✓ \$40	✓ \$40	✓ \$50	0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$0	\$0	\$11,300	\$22,600	\$45	\$45	\$80	0%	\$2,500 (3-day max)	\$500	\$30
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Silver	\$0	\$0	\$11,300	\$22,600	\$45	\$45	\$80	0%	\$2,500 (3-day max)	\$500	\$30
UHC Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$8,700	\$17,400	\$25	\$25	\$50	0%	\$1,500 (3-day max)	\$300	\$15
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$8,700	\$17,400	\$25	\$25	\$50	0%	\$1,500 (3-day max)	\$300	\$15
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin)	Gold	\$850	\$1,700	\$9,200	\$18,400	\$20	\$20	\$60	0%	✓ 35%	✓ \$150	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$850	\$1,700	\$9,200	\$18,400	\$20	\$20	\$60	0%	✓ 35%	✓ \$150	\$10

Florida – Individual Exchange Network PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ \$8	✓ 30%	✓ 45%	✓ 50%		✓
UHC Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (\$0 Insulin, Dental + Vision)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350	✓	
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ \$100	✓ 40%	✓ 50%		✓
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	\$2,250/\$4,500	0%	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	\$2,250/\$4,500	0%	\$8	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$3	\$50	40%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$3	\$50	40%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$1	\$50	✓ 30%	✓ 40%	✓	

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Florida – Sanitas PY27 Benefit Grid

Florida – Sanitas PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Sanitas Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Sanitas Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Sanitas Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$9,150	\$18,300	\$12,000	\$24,000	\$60	\$60	✓ \$150	0%	✓ 50%	✓ 50%	\$50
UHC Sanitas Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin) (Off Exch Only)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000	\$800	\$40
UHC Sanitas Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision) (Off Exch Only)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000	\$800	\$40
UHC Sanitas Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Sanitas Silver Standard+ (\$0 Insulin, Dental + Vision)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Sanitas Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$3,500	\$7,000	\$9,500	\$19,000	\$20	✓ 40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Sanitas Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin) (Off Exch Only)	Silver	\$0	\$0	\$9,800	\$19,600	\$20	\$20	\$75	0%	\$2,700	\$600	\$30
UHC Sanitas Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision) (Off Exch Only)	Silver	\$0	\$0	\$9,800	\$19,600	\$20	\$20	\$75	0%	\$2,700	\$600	\$30
UHC Sanitas Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	0%	✓ 25%	✓ 25%	✓ 25%
UHC Sanitas Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin) (Off Exch Only)	Gold	\$0	\$0	\$8,000	\$16,000	\$10	\$10	\$40	0%	\$2,000	\$550	\$20
UHC Sanitas Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision) (Off Exch Only)	Gold	\$0	\$0	\$8,000	\$16,000	\$10	\$10	\$40	0%	\$2,000	\$550	\$20
UHC Sanitas Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Gold	\$1,400	\$2,800	\$6,500	\$13,000	\$15	\$15	\$50	0%	✓ 35%	✓ \$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Florida – Sanitas PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Sanitas Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Sanitas Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Sanitas Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	\$35	✓ \$110	✓ 45%	✓ 50%		^
UHC Sanitas Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin) (Off Exch Only)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Sanitas Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision) (Off Exch Only)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	
UHC Sanitas Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Sanitas Silver Standard+ (\$0 Insulin, Dental + Vision)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350	✓	
UHC Sanitas Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Sanitas Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin) (Off Exch Only)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Sanitas Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision) (Off Exch Only)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Sanitas Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Sanitas Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin) (Off Exch Only)	Same as Medical	0%	\$8	\$50	40%	45%		
UHC Sanitas Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision) (Off Exch Only)	Same as Medical	0%	\$8	\$50	40%	45%	✓	
UHC Sanitas Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Georgia – Choice PY27 Benefit Grid

Georgia – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Complete Value Bronze \$8 Gen Rx HSA	Bronze	\$6,500	\$13,000	\$8,300	\$16,600	✓ \$30	✓ \$25	✓ \$90	0%	✓ 40%	✓ 40%	✓ 40%
UHC Complete Copay Focus Bronze	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$120	0%	\$3,000 (3-day max)	\$600	\$30
UHC Complete Copay Focus Bronze Adult Dental Vision	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$120	0%	\$3,000 (3-day max)	\$600	\$30
UHC Complete Essential Bronze	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Complete Value Silver \$5 Gen Rx HSA	Silver	\$3,500	\$7,000	\$8,500	\$17,000	✓ \$40	✓ \$40	✓ \$50	0%	✓ 30%	✓ 30%	✓ 30%
UHC Complete Value Silver \$8 Gen Rx	Silver	\$5,000	\$10,000	\$11,300	\$22,600	\$20	\$20	\$50	0%	✓ 40%	✓ 40%	\$15
UHC Complete Copay Focus Silver	Silver	\$0	\$0	\$11,300	\$22,600	\$40	\$40	\$90	0%	\$2,500 (3-day max)	\$500	\$30
UHC Complete Copay Focus Silver Adult Dental Vision	Silver	\$0	\$0	\$11,300	\$22,600	\$40	\$40	\$90	0%	\$2,500 (3-day max)	\$500	\$30
UHC Complete Advantage Silver \$3 Gen Rx	Silver	\$3,750	\$7,500	\$12,000	\$24,000	\$20	\$20	\$75	0%	✓ 30%	✓ \$375	✓ \$15
UHC Complete Value Gold \$3 Gen Rx	Gold	\$1,500	\$3,000	\$8,500	\$17,000	\$15	\$15	\$50	0%	✓ 20%	✓ 20%	\$15
UHC Complete Copay Focus Gold \$3 Gen Rx	Gold	\$0	\$0	\$12,000	\$24,000	\$10	\$10	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Complete Copay Focus Gold \$3 Gen Rx Adult Dental Vision	Gold	\$0	\$0	\$12,000	\$24,000	\$10	\$10	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Complete Advantage Gold \$1 Gen Rx	Gold	\$1,100	\$2,200	\$10,350	\$20,700	\$10	\$10	\$40	0%	✓ 20%	\$150	\$10
UHC Complete Advantage Gold \$1 Gen Rx Adult Dental Vision	Gold	\$1,100	\$2,200	\$10,350	\$20,700	\$10	\$10	\$40	0%	✓ 20%	\$150	\$10

(✓) indicates that this benefit is subject to the annual deductible.



Georgia – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Complete Value Bronze \$8 Gen Rx HSA	Same as Medical	0%	✓ \$8	✓ 40%	✓ 45%	✓ 50%		^
UHC Complete Copay Focus Bronze	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Complete Copay Focus Bronze Adult Dental Vision	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	
UHC Complete Essential Bronze	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		
UHC Complete Value Silver \$5 Gen Rx HSA	Same as Medical	0%	✓ \$5	✓ 30%	✓ 40%	✓ 50%		✓
UHC Complete Value Silver \$8 Gen Rx	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Complete Copay Focus Silver	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Complete Copay Focus Silver Adult Dental Vision	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Complete Advantage Silver \$3 Gen Rx	Same as Medical	0%	\$3	✓ \$85	✓ 40%	✓ 50%		
UHC Complete Value Gold \$3 Gen Rx	Same as Medical	0%	\$3	✓ \$60	✓ 40%	✓ 50%		
UHC Complete Copay Focus Gold \$3 Gen Rx	Same as Medical	0%	\$3	\$50	40%	50%		
UHC Complete Copay Focus Gold \$3 Gen Rx Adult Dental Vision	Same as Medical	0%	\$3	\$50	40%	50%	✓	
UHC Complete Advantage Gold \$1 Gen Rx	Same as Medical	0%	\$1	\$50	✓ 30%	✓ 40%		
UHC Complete Advantage Gold \$1 Gen Rx Adult Dental Vision	Same as Medical	0%	\$1	\$50	✓ 30%	✓ 40%	✓	

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Indiana PY27 Benefit Grid

Indiana PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	\$60	\$120	0%	\$750 (3-day max)	\$600	\$25
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	\$60	\$120	0%	\$750 (3-day max)	\$600	\$25
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,500	\$17,000	✓ \$50	✓ \$50	✓ \$100	0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$8,500	\$17,000	\$12,000	\$24,000	\$30	\$30	\$80	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$8,500	\$17,000	\$12,000	\$24,000	\$30	\$30	\$80	0%	✓ 40%	✓ 40%	\$15
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$6,000	\$12,000	\$6,000	\$12,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$35	\$35	\$70	0%	\$3,000 (3-day max)	\$600	\$40
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$35	\$35	\$70	0%	\$3,000 (3-day max)	\$600	\$40
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Value (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$2,150	\$4,300	\$9,500	\$19,000	✓ 5%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,150	\$4,300	\$9,500	\$19,000	✓ 5%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$3,500	\$7,000	\$4,000	\$8,000	✓ \$20	✓ \$20	✓ \$50	0%	✓ 20%	✓ 20%	✓ 20%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$20	\$20	\$55	0%	\$1,750 (3-day max)	\$400	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$20	\$20	\$55	0%	\$1,750 (3-day max)	\$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Indiana PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$35	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$35	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 30%	✓ 40%	✓ 50%		✓
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350	✓	
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$40	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$40	✓ 40%	✓ 50%	✓	
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		✓
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$20	\$55	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$20	\$55	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$1	\$15	✓ 40%	✓ 50%		
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$1	\$15	✓ 40%	✓ 50%	✓	
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ 20%	✓ 45%	✓ 50%		✓
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$30	40%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$30	40%	50%	✓	





Louisiana PY27 Benefit Grid

Louisiana PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$11,400	\$22,800	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$375	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$11,400	\$22,800	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$375	\$20
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$4,000	\$8,000	\$12,000	\$24,000	\$15	\$20	\$80	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$4,000	\$8,000	\$12,000	\$24,000	\$15	\$20	\$80	0%	✓ 40%	✓ 40%	\$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$20	\$20	\$85	0%	\$2,500 (3-day max)	\$375	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$20	\$20	\$85	0%	\$2,500 (3-day max)	\$375	\$20
UHC Gold Standard (Virtual Urgent Care, \$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,700	\$17,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$9,250	\$18,500	\$5	\$5	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$9,250	\$18,500	\$5	\$5	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$950	\$1,900	\$9,600	\$19,200	\$10	\$10	\$60	0%	✓ 45%	\$300	\$10
UHC Gold Advantage+ (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$950	\$1,900	\$9,600	\$19,200	\$10	\$10	\$60	0%	✓ 45%	\$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.

Louisiana PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (Virtual UC, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$150		^
UHC Bronze Standard+ (Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$150	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$125		
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$4,000/\$8,000	0%	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$4,000/\$8,000	0%	\$15	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$100		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	✓ 30%	✓ 40%	✓	





Massachusetts – Navigate PY27 Benefit Grid

Massachusetts – Navigate PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
Standard Catastrophic: UHC Navigate 15600	Catastrophic	\$12,000	\$24,000	\$12,000	\$24,000	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
Standard High Bronze HSA: UHC Navigate HSA Bronze 5000	Bronze	\$5,000	\$10,000	\$8,700	\$17,400	✓ \$50	✓ \$50	✓ \$80	✓ \$80	✓ \$1,000	✓ \$500	✓ \$55
Standard Silver: UHC Navigate Silver 2000 II	Silver	\$2,000	\$4,000	\$12,000	\$24,000	\$30	\$30	\$60	\$60	✓ \$1,000	✓ \$500	✓ \$50
UHC ConnectorCare 3		\$0	\$0	\$1,500	\$3,000	\$10	\$10	\$25	\$25	\$250	\$125	\$15
UHC ConnectorCare 2		\$0	\$0	\$750	\$1,500	\$5	\$5	\$20	\$20	\$50	\$50	\$10
Non-Standard Low Gold: UHC Navigate Gold 2500	Gold	\$2,500	\$5,000	\$7,500	\$15,000	\$25	\$25	\$60	\$60	✓ \$500	✓ \$350	\$30
Standard High Gold: UHC Navigate Gold 1000	Gold	\$1,000	\$2,000	\$7,500	\$15,000	\$20	\$20	\$45	\$45	✓ \$500	✓ \$250	✓ \$25
Standard Platinum: UHC Navigate Platinum 0	Platinum	\$0	\$0	\$3,500	\$7,000	\$25	\$25	\$45	\$45	\$500	\$250	\$25

(✓) indicates that this benefit is subject to the annual deductible.



Massachusetts – Navigate PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
Standard Catastrophic: UHC Navigate 15600	Same as Medical	✓ 0%	✓ 0%	✓ 0%	\$0	\$0		^
Standard High Bronze HSA: UHC Navigate HSA Bronze 5000	Same as Medical	✓ \$30	✓ \$100	✓ \$200	\$0	\$0		^
Standard Silver: UHC Navigate Silver 2000 II	Same as Medical	\$30	✓ \$60	✓ \$90	\$0	\$0		
UHC ConnectorCare 3	Same as Medical	\$15	\$30	\$50	N/A	N/A		
UHC ConnectorCare 2	Same as Medical	\$10	\$20	\$40	N/A	N/A		
Non-Standard Low Gold: UHC Navigate Gold 2500	\$250/\$500	\$25	✓ \$50	✓ \$125	\$0	\$0		
Standard High Gold: UHC Navigate Gold 1000	Same as Medical	\$25	\$45	✓ \$75	\$0	\$0		
Standard Platinum: UHC Navigate Platinum 0	Same as Medical	\$20	\$40	\$60	\$0	\$0		





Maryland PY27 Benefit Grid

Maryland PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Value Plan (HSA)	Bronze	\$11,110	\$22,220	\$11,110	\$22,220	\$35	\$35	\$110	\$75	✓ 0%	✓ 0%	\$55
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA)	Bronze	\$0	\$0	\$11,000	\$22,000	\$45	\$45	\$130	0%	\$3,000 (3-day max)	\$1,000	\$80
UHC Bronze Essential (\$0 Virtual UC, HSA)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Copay Focus+ \$0 Indiv Med Ded (Dental + Vision) (Off-Exc Only)	Bronze	\$0	\$0	\$11,000	\$22,000	\$45	\$45	\$130	0%	\$3,000 (3-day max)	\$1,000	\$80
UHC Bronze-X HSA (\$0 Virtual UC, \$5 T2 Rx) (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,050	\$16,100	✓ \$50	✓ \$50	✓ \$100	0%	✓ 30%	✓ 30%	✓ 30%
UHC Bronze-X Essential (\$0 Virtual UC) (Off-Exchange Only)	Bronze	\$8,500	\$17,000	\$10,600	\$21,200	✓ \$40	✓ \$40	✓ \$75	0%	✓ 50%	✓ 50%	✓ 50%
UHC Silver Value Plan	Silver	\$4,500	\$9,000	\$9,300	\$18,600	\$35	\$35	\$110	\$75	✓ \$550	✓ \$150	\$45
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC)	Silver	\$0	\$0	\$10,800	\$21,600	\$15	\$15	\$95	0%	\$1,500 (3-day max)	\$500	\$60
UHC Silver (\$0 Virtual UC)	Silver	\$6,500	\$13,000	\$9,900	\$19,800	\$10	\$10	\$55	0%	✓ 50%	✓ 50%	\$30
UHC Silver-X HSA (\$0 Virtual UC, \$0 T2 Rx) (Off-Exchange Only)	Silver	\$6,000	\$12,000	\$6,000	\$12,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver-X Copay Focus+ \$0 Indiv Med Ded (Dental + Vision) (Off-Exc Only)	Silver	\$0	\$0	\$10,800	\$21,600	\$15	\$15	\$95	0%	\$1,500 (3-day max)	\$500	\$60
UHC Gold Value Plan	Gold	\$1,300	\$2,600	\$9,700	\$19,400	\$10	\$10	\$40	\$40	✓ \$500	\$250	\$40
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC)	Gold	\$0	\$0	\$7,950	\$15,900	\$10	\$10	\$45	0%	\$1,200 (3-day max)	\$400	\$30
UHC Gold Advantage+ (\$0 Virtual UC, \$5 T2 Rx, Dental + Vision)	Gold	\$1,500	\$3,000	\$7,500	\$15,000	\$5	\$5	\$35	0%	✓ 20%	\$350	\$20
UHC Gold-X HSA (\$0 Virtual UC, \$3 T2 Rx) (Off-Exchange Only)	Gold	\$3,500	\$7,000	\$4,000	\$8,000	✓ \$20	✓ \$20	✓ \$50	0%	✓ 20%	✓ 20%	✓ 20%
UHC Gold-X Copay Focus+ \$0 Ded (Dental + Vision) (Off-Exchange Only)	Gold	\$0	\$0	\$7,950	\$15,900	\$10	\$10	\$45	0%	\$1,200 (3-day max)	\$400	\$30

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Maryland PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Value Plan (HSA)	Same as Medical	0%	\$25	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA)	\$6,000/\$12,000	0%	\$30	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Essential (\$0 Virtual UC, HSA)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze-X Copay Focus+ \$0 Indiv Med Ded (Dental + Vision) (Off-Exc Only)	\$6,000/\$12,000	0%	\$30	✓ 40%	✓ 45%	✓ 50%	✓	
UHC Bronze-X HSA (\$0 Virtual UC, \$5 T2 Rx) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 30%	✓ 40%	✓ 50%		✓
UHC Bronze-X Essential (\$0 Virtual UC) (Off-Exchange Only)	Same as Medical	0%	\$10	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Value Plan	\$750/\$1,500	0%	\$25	✓ \$75	✓ \$80	✓ \$100		
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC)	\$3,000/\$6,000	0%	\$25	✓ \$95	✓ 45%	✓ 50%		
UHC Silver (\$0 Virtual UC)	Same as Medical	0%	\$20	✓ \$100	✓ 45%	✓ 50%		
UHC Silver-X HSA (\$0 Virtual UC, \$0 T2 Rx) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		✓
UHC Silver-X Copay Focus+ \$0 Indiv Med Ded (Dental + Vision) (Off-Exc Only)	\$3,000/\$6,000	0%	\$25	✓ \$95	✓ 45%	✓ 50%	✓	
UHC Gold Value Plan	\$150/\$300	0%	\$10	\$35	✓ \$75	✓ \$90		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC)	Same as Medical	0%	\$10	\$40	✓ 45%	✓ 50%		
UHC Gold Advantage+ (\$0 Virtual UC, \$5 T2 Rx, Dental + Vision)	Same as Medical	0%	\$5	\$50	✓ 45%	✓ 50%	✓	
UHC Gold-X HSA (\$0 Virtual UC, \$3 T2 Rx) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ 20%	✓ 45%	✓ 50%		✓
UHC Gold-X Copay Focus+ \$0 Ded (Dental + Vision) (Off-Exchange Only)	Same as Medical	0%	\$10	\$40	✓ 45%	✓ 50%	✓	





Mississippi PY27 Benefit Grid

Mississippi PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$110	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$110	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$30	\$30	\$80	0%	\$2,500 (3-day max)	\$375	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$30	\$30	\$80	0%	\$2,500 (3-day max)	\$375	\$20
UHC Silver Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$10,400	\$20,800	\$20	\$20	\$90	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,400	\$20,800	\$20	\$20	\$90	0%	✓ 30%	✓ \$375	✓ \$15
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$2,000	\$4,000	\$10,000	\$20,000	\$10	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10
UHC Gold Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$10,000	\$20,000	\$10	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$9,300	\$18,600	\$5	\$20	\$60	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$9,300	\$18,600	\$5	\$20	\$60	0%	\$2,000 (3-day max)	\$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Mississippi PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$3,500/\$7,000	0%	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$3,500/\$7,000	0%	\$10	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	✓ \$50	✓ 40%	✓ 50%		
UHC Gold Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	✓ \$50	✓ 40%	✓ 50%	✓	
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%	✓	





North Carolina PY27 Benefit Grid

North Carolina PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$55	\$55	\$115	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$55	\$55	\$115	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,550	\$7,100	\$11,200	\$22,400	\$40	\$40	\$110	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,550	\$7,100	\$11,200	\$22,400	\$40	\$40	\$110	0%	✓ 40%	✓ 40%	\$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$10,000	\$20,000	\$20	\$20	\$60	0%	\$2,000 (3-day max)	\$200	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$10,000	\$20,000	\$20	\$20	\$60	0%	\$2,000 (3-day max)	\$200	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$850	\$1,700	\$10,400	\$20,800	\$15	\$15	\$50	0%	✓ 20%	✓ \$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$850	\$1,700	\$10,400	\$20,800	\$15	\$15	\$50	0%	✓ 20%	✓ \$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



North Carolina PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,000/\$8,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,000/\$8,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	40%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	40%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$1	\$30	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$1	\$30	✓ 30%	✓ 40%	✓	





New Jersey – Oxford Metro PY27 Benefit Grid

New Jersey – Oxford Metro PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$3,000	\$6,000	\$11,200	\$22,400	\$50	\$75	✓ \$75	0%	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Bronze	\$6,000	\$12,000	\$8,700	\$17,400	✓ \$50	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$2,300	\$4,600	\$9,000	\$18,000	✓ 40%	✓ 40%	✓ 40%	0%	✓ 40%	✓ 40%	✓ 40%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$2,500	\$5,000	\$10,600	\$21,200	\$20	\$75	\$75	0%	✓ 50%	✓ 50%	✓ \$25
UHC Gold Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$1,500	\$3,000	\$8,500	\$17,000	\$10	\$50	\$50	0%	✓ 20%	✓ 20%	\$15
UHC Gold Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$1,500	\$3,000	\$8,000	\$16,000	\$5	\$50	\$50	0%	✓ 20%	✓ 20%	\$15

(✓) indicates that this benefit is subject to the annual deductible.



New Jersey – Oxford Metro PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ 40%	✓ 45%	✓ 45%		^
UHC Bronze Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ \$5	✓ 30%	✓ 40%	✓ 40%		^
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$15	✓ 30%	✓ 35%	✓ 35%		
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$8	✓ 40%	✓ 45%	✓ 45%		
UHC Gold Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$8	✓ 15%	✓ 20%	✓ 20%		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$8	✓ 15%	✓ 20%	✓ 20%		



Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



New York – Compass Network PY27 Benefit Grid

New York – Compass Network PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Compass Catastrophic ST INN Pediatric Dental	Catastr ophic	\$12,000	\$24,000	\$12,000	\$24,000	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Compass Bronze ST INN Pediatric Dental Child Only	Bronze	\$5,025	\$10,050	\$12,000	\$24,000	\$50	✓ \$50	\$75	✓ \$75	✓ \$1,500	✓ \$150	✓ \$50
UHC Compass Bronze ST INN Pediatric Dental Dep 25	Bronze	\$5,025	\$10,050	\$12,000	\$24,000	\$50	✓ \$50	\$75	✓ \$75	✓ \$1,500	✓ \$150	✓ \$50
UHC Compass Bronze ST INN Pediatric Dental Dep 29	Bronze	\$5,025	\$10,050	\$12,000	\$24,000	\$50	✓ \$50	\$75	✓ \$75	✓ \$1,500	✓ \$150	✓ \$50
UHC Compass Silver NS INN Pediatric Dental Child Only	Silver	\$6,750	\$13,500	\$12,000	\$24,000	\$70	\$70	\$85	0%	✓ 40%	✓ 40%	✓ 40%
UHC Compass Silver NS INN Pediatric Dental Dep 25	Silver	\$6,750	\$13,500	\$12,000	\$24,000	\$70	\$70	\$85	0%	✓ 40%	✓ 40%	✓ 40%
UHC Compass Silver NS INN Pediatric Dental Dep 29	Silver	\$6,750	\$13,500	\$12,000	\$24,000	\$70	\$70	\$85	0%	✓ 40%	✓ 40%	✓ 40%
UHC Compass Silver ST INN Pediatric Dental Child Only	Silver	\$3,750	\$7,500	\$12,000	\$24,000	\$30	✓ \$30	✓ \$65	✓ \$70	✓ \$1,500	✓ \$150	✓ \$50
UHC Compass Silver ST INN Pediatric Dental Dep 25	Silver	\$3,750	\$7,500	\$12,000	\$24,000	\$30	✓ \$30	✓ \$65	✓ \$70	✓ \$1,500	✓ \$150	✓ \$50
UHC Compass Silver ST INN Pediatric Dental Dep 29	Silver	\$3,750	\$7,500	\$12,000	\$24,000	\$30	✓ \$30	✓ \$65	✓ \$70	✓ \$1,500	✓ \$150	✓ \$50
UHC Compass Gold ST INN Pediatric Dental Child Only	Gold	\$1,200	\$2,400	\$12,000	\$24,000	✓ \$25	✓ \$25	✓ \$40	✓ \$60	✓ \$1,000	✓ \$100	✓ \$40
UHC Compass Gold ST INN Pediatric Dental Dep 25	Gold	\$1,200	\$2,400	\$12,000	\$24,000	✓ \$25	✓ \$25	✓ \$40	✓ \$60	✓ \$1,000	✓ \$100	✓ \$40
UHC Compass Gold ST INN Pediatric Dental Dep 29	Gold	\$1,200	\$2,400	\$12,000	\$24,000	✓ \$25	✓ \$25	✓ \$40	✓ \$60	✓ \$1,000	✓ \$100	✓ \$40
UHC Compass Platinum ST INN Pediatric Dental Child Only	Platinu m	\$0	\$0	\$4,000	\$8,000	\$15	\$15	\$35	\$55	\$500	\$100	\$35
UHC Compass Platinum ST INN Pediatric Dental Dep 25	Platinu m	\$0	\$0	\$4,000	\$8,000	\$15	\$15	\$35	\$55	\$500	\$100	\$35
UHC Compass Platinum ST INN Pediatric Dental Dep 29	Platinu m	\$0	\$0	\$4,000	\$8,000	\$15	\$15	\$35	\$55	\$500	\$100	\$35

(✓) indicates that this benefit is subject to the annual deductible.

New York – Compass Network PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Preferred Generic	Tier 2 Preferred Brand	Tier 3 Non-Preferred Brand	Adult Dental & Vision	HSA
UHC Compass Catastrophic ST INN Pediatric Dental	Same as Medical	✓ 0%	✓ 0%	✓ 0%		^
UHC Compass Bronze ST INN Pediatric Dental Child Only	Same as Medical	✓ \$10	✓ \$35	✓ \$70		^
UHC Compass Bronze ST INN Pediatric Dental Dep 25	Same as Medical	✓ \$10	✓ \$35	✓ \$70		^
UHC Compass Bronze ST INN Pediatric Dental Dep 29	Same as Medical	✓ \$10	✓ \$35	✓ \$70		^
UHC Compass Silver NS INN Pediatric Dental Child Only	Same as Medical	\$15	\$35	\$75		
UHC Compass Silver NS INN Pediatric Dental Dep 25	Same as Medical	\$15	\$35	\$75		
UHC Compass Silver NS INN Pediatric Dental Dep 29	Same as Medical	\$15	\$35	\$75		
UHC Compass Silver ST INN Pediatric Dental Child Only	Same as Medical	\$15	\$40	\$75		
UHC Compass Silver ST INN Pediatric Dental Dep 25	Same as Medical	\$15	\$40	\$75		
UHC Compass Silver ST INN Pediatric Dental Dep 29	Same as Medical	\$15	\$40	\$75		
UHC Compass Gold ST INN Pediatric Dental Child Only	Same as Medical	\$10	\$35	\$70		
UHC Compass Gold ST INN Pediatric Dental Dep 25	Same as Medical	\$10	\$35	\$70		
UHC Compass Gold ST INN Pediatric Dental Dep 29	Same as Medical	\$10	\$35	\$70		
UHC Compass Platinum ST INN Pediatric Dental Child Only	\$0	\$10	\$30	\$60		
UHC Compass Platinum ST INN Pediatric Dental Dep 25	\$0	\$10	\$30	\$60		
UHC Compass Platinum ST INN Pediatric Dental Dep 29	\$0	\$10	\$30	\$60		



Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Ohio PY27 Benefit Grid

Ohio PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$90	0%	\$3,000 (3-day max)	\$550	\$60
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$90	0%	\$3,000 (3-day max)	\$550	\$60
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$90	0%	\$2,500 (3-day max)	\$500	\$60
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$90	0%	\$2,500 (3-day max)	\$500	\$60
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$5,000	\$10,000	\$10,600	\$21,200	\$25	\$25	\$70	0%	✓ 40%	✓ \$500	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$5,000	\$10,000	\$10,600	\$21,200	\$25	\$25	\$70	0%	✓ 40%	✓ \$500	✓ \$15
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$7,800	\$15,600	✓ \$45	✓ \$45	✓ \$150	0%	✓ 40%	✓ 40%	✓ \$15
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$8,200	\$16,400	\$15	\$15	\$65	0%	\$1,500 (3-day max)	\$400	\$15
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$8,200	\$16,400	\$15	\$15	\$65	0%	\$1,500 (3-day max)	\$400	\$15
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$1,300	\$2,600	\$7,500	\$15,000	\$10	\$10	\$50	0%	✓ 45%	✓ \$350	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$1,300	\$2,600	\$7,500	\$15,000	\$10	\$10	\$50	0%	✓ 45%	✓ \$350	\$10
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$3,500	\$7,000	\$4,000	\$8,000	✓ \$20	✓ \$20	✓ \$20	0%	✓ 20%	✓ 20%	✓ 20%

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Ohio PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$3,500/\$7,000	0%	\$25	\$45	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$3,500/\$7,000	0%	\$25	\$45	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ \$75	✓ 40%	✓ 50%		✓
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250	✓	
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$30	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$30	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$30	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$30	✓ 30%	✓ 40%	✓	
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ \$60	✓ 40%	✓ 50%		✓





South Carolina PY27 Benefit Grid

South Carolina PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard Plus Chiro (HSA)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus (HSA)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$110	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Copay Focus+ (HSA, Dental + Vision)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$110	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Essential (HSA)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Value HSA (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,700	\$17,400	✓ \$50	✓ \$50	✓ \$100	0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver Standard	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard Plus Chiro	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus	Silver	\$0	\$0	\$11,700	\$23,400	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Silver Copay Focus+ (Dental + Vision)	Silver	\$0	\$0	\$11,700	\$23,400	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Silver Advantage	Silver	\$2,750	\$5,500	\$12,000	\$24,000	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	\$15
UHC Silver Advantage+ (Dental + Vision)	Silver	\$2,750	\$5,500	\$12,000	\$24,000	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	\$15
UHC Silver Value HSA (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$8,700	\$17,400	✓ 0%	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Gold Standard	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Standard Plus Chiro	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded	Gold	\$0	\$0	\$10,500	\$21,000	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$400	\$10
UHC Gold Copay Focus+ \$0 Ded (Dental + Vision)	Gold	\$0	\$0	\$10,500	\$21,000	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$400	\$10
UHC Gold Advantage	Gold	\$1,200	\$2,400	\$11,000	\$22,000	\$15	\$15	\$50	0%	✓ 20%	✓ \$350	\$10
UHC Gold Advantage+ (Dental + Vision)	Gold	\$1,200	\$2,400	\$11,000	\$22,000	\$15	\$15	\$50	0%	✓ 20%	✓ \$350	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.

South Carolina PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard Plus Chiro (HSA)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus (HSA)	\$4,000/\$8,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ (HSA, Dental + Vision)	\$4,000/\$8,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (HSA)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Value HSA (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 40%	✓ 45%	✓ 50%		✓
UHC Silver Standard	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard Plus Chiro	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Copay Focus	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ (Dental + Vision)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver Advantage	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (Dental + Vision)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver Value HSA (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 35%	✓ 40%	✓ 50%		✓
UHC Gold Standard	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Standard Plus Chiro	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded	Same as Medical	0%	\$3	\$50	40%	50%		
UHC Gold Copay Focus+ \$0 Ded (Dental + Vision)	Same as Medical	0%	\$3	\$50	40%	50%	✓	
UHC Gold Advantage	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%	✓	

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Tennessee PY27 Benefit Grid

Tennessee PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (Virtual Urgent Care, HSA, Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus (Virtual Urgent Care, HSA, Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$25	\$25	\$100	0%	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Copay Focus+ (Virtual Urgent Care, HSA, Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$25	\$25	\$100	0%	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Essential (Virtual Urgent Care, HSA, Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential- (Virtual Urgent Care, HSA, Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (Virtual Urgent Care, Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard- (Virtual Urgent Care, Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus (Virtual Urgent Care, Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$20	\$20	\$90	0%	\$2,500 (3-day max)	\$450	\$30
UHC Silver Copay Focus+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$20	\$20	\$90	0%	\$2,500 (3-day max)	\$450	\$30
UHC Silver Advantage (Virtual Urgent Care, Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Advantage+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Gold Standard (Virtual Urgent Care, Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus (Virtual Urgent Care, Insulin, No Referrals)	Gold	\$0	\$0	\$7,500	\$15,000	\$15	\$20	\$70	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,500	\$15,000	\$15	\$20	\$70	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (Virtual Urgent Care, Insulin, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	\$10	\$60	0%	✓ 25%	✓ \$300	\$10
UHC Gold Advantage+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	\$10	\$60	0%	✓ 25%	✓ \$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.
(-) indicates offering available without pediatric dental.



Tennessee PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (Virtual Urgent Care, HSA, Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus (Virtual Urgent Care, HSA, Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ (Virtual Urgent Care, HSA, Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (Virtual Urgent Care, HSA, Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Essential- (Virtual Urgent Care, HSA, Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (Virtual Urgent Care, Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard- (Virtual Urgent Care, Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Copay Focus (Virtual Urgent Care, Insulin, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (Virtual Urgent Care, Insulin, No Referrals)	Same as Medical	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (Virtual Urgent Care, Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus (Virtual Urgent Care, Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%	✓	
UHC Gold Advantage (Virtual Urgent Care, Insulin, No Referrals)	Same as Medical	0%	\$3	\$40	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Virtual Urgent Care, Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$40	✓ 30%	✓ 40%	✓	





Virginia PY27 Benefit Grid

Virginia PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard HSA	Bronze	\$7,500	\$15,000	\$10,500	\$21,000	\$50	\$50	\$100	0%	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value HSA	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$30
UHC Bronze Value+ HSA (Dental + Vision)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$30
UHC Bronze Copay Focus \$0 Med Ded HSA	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$125	0%	\$3,000 (3-day max)	\$375	\$30
UHC Bronze Copay Focus+ \$0 Med Ded HSA (Dental + Vision)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$125	0%	\$3,000 (3-day max)	\$375	\$30
UHC Bronze Advantage HSA	Bronze	\$7,000	\$14,000	\$12,000	\$24,000	\$35	\$35	\$100	0%	✓ 40%	✓ \$500	\$30
UHC Bronze Essential HSA	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	0%	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value	Silver	\$5,000	\$10,000	\$11,000	\$22,000	\$35	\$35	\$75	0%	✓ 50%	✓ 50%	\$20
UHC Silver Value+ (Dental + Vision)	Silver	\$5,000	\$10,000	\$11,000	\$22,000	\$35	\$35	\$75	0%	✓ 50%	✓ 50%	\$20
UHC Silver Copay Focus	Silver	\$0	\$0	\$10,500	\$21,000	\$40	\$40	\$85	0%	\$2,750 (3-day max)	\$650	\$35
UHC Silver Copay Focus+ (Dental + Vision)	Silver	\$0	\$0	\$10,500	\$21,000	\$40	\$40	\$85	0%	\$2,750 (3-day max)	\$650	\$35
UHC Silver Advantage	Silver	\$3,500	\$7,000	\$11,000	\$22,000	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	\$15
UHC Gold Standard	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	0%	✓ 25%	✓ 25%	✓ 25%
UHC Gold Value	Gold	\$1,750	\$3,500	\$9,000	\$18,000	\$35	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$25
UHC Gold Value+ (Dental + Vision)	Gold	\$1,750	\$3,500	\$9,000	\$18,000	\$35	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$25
UHC Gold Copay Focus \$0 Ded	Gold	\$0	\$0	\$7,500	\$15,000	\$20	\$20	\$50	0%	\$2,500 (3-day max)	\$350	\$10
UHC Gold Copay Focus+ \$0 Ded (Dental + Vision)	Gold	\$0	\$0	\$7,500	\$15,000	\$20	\$20	\$50	0%	\$2,500 (3-day max)	\$350	\$10
UHC Gold Advantage	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$15	\$15	\$50	0%	✓ 20%	\$300	\$10
UHC Gold Advantage+ (Dental + Vision)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$15	\$15	\$50	0%	✓ 20%	\$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Virginia PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard HSA	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Value HSA	Same as Medical	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Value+ HSA (Dental + Vision)	Same as Medical	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Copay Focus \$0 Med Ded HSA	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Med Ded HSA (Dental + Vision)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Advantage HSA	Same as Medical	0%	\$15	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Essential HSA	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value	Same as Medical	0%	\$5	✓ \$85	✓ 45%	✓ 50%		
UHC Silver Value+ (Dental + Vision)	Same as Medical	0%	\$5	✓ \$85	✓ 45%	✓ 50%	✓	
UHC Silver Copay Focus	\$2,500/\$5,000	0%	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ (Dental + Vision)	\$2,500/\$5,000	0%	\$15	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver Advantage	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Gold Standard	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Value	Same as Medical	0%	\$5	\$25	✓ 40%	✓ 50%		
UHC Gold Value+ (Dental + Vision)	Same as Medical	0%	\$5	\$25	✓ 40%	✓ 50%	✓	
UHC Gold Copay Focus \$0 Ded	Same as Medical	0%	\$5	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (Dental + Vision)	Same as Medical	0%	\$5	\$50	45%	50%	✓	
UHC Gold Advantage	Same as Medical	0%	\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision)	Same as Medical	0%	\$3	\$50	✓ 30%	✓ 40%	✓	



Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Central



United
Healthcare



Illinois PY27 Benefit Grid

Illinois PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard Open (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	0%	✓ 50%	✓ 50%	\$30
UHC Bronze Value Open (Virtual Urgent Care, Rx Copay, HSA, No Referrals)	Bronze	\$7,850	\$15,700	\$12,000	\$24,000	\$40	\$40	\$150	0%	✓ 40%	✓ 40%	\$20
UHC Bronze Value+ Open (Virtual Urgent Care, Rx Copay, HSA, Dental + Vision, No Referrals)	Bronze	\$7,850	\$15,700	\$12,000	\$24,000	\$40	\$40	\$150	0%	✓ 40%	✓ 40%	\$20
UHC Bronze Copay Focus Open (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$0	\$0	\$11,700	\$23,400	\$45	\$45	\$125	0%	\$3,000 (3-day max)	\$600	\$20
UHC Bronze Copay Focus+ Open (Virtual Urgent Care, HSA, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$11,700	\$23,400	\$45	\$45	\$125	0%	\$3,000 (3-day max)	\$600	\$20
UHC Bronze Essential Open (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard Open (Virtual Urgent Care, No Referrals)	Silver	\$7,000	\$14,000	\$11,000	\$22,000	\$40	\$40	\$80	0%	✓ 40%	✓ 40%	\$25
UHC Silver Standard+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$7,000	\$14,000	\$11,000	\$22,000	\$40	\$40	\$80	0%	✓ 40%	✓ 40%	\$25
UHC Silver Advantage Open (Virtual Urgent Care, Rx Copay, No Referrals)	Silver	\$3,000	\$6,000	\$10,750	\$21,500	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	✓ \$15
UHC Silver Advantage+ Open (Virtual Urgent Care, Rx Copay, Dental + Vision, No Referrals)	Silver	\$3,000	\$6,000	\$10,750	\$21,500	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	✓ \$15
UHC Silver Copay Focus Open (Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,400	\$20,800	\$35	\$35	\$100	0%	\$3,000 (3-day max)	\$1,250	\$20
UHC Silver Copay Focus+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,400	\$20,800	\$35	\$35	\$100	0%	\$3,000 (3-day max)	\$1,250	\$20
UHC Gold Standard Open (Virtual Urgent Care, Rx Copay, No Referrals)	Gold	\$2,500	\$5,000	\$10,000	\$20,000	\$25	\$25	\$60	0%	✓ 25%	✓ 25%	\$20
UHC Gold Standard+ Open (Virtual Urgent Care, Rx Copay, Dental + Vision, No Referrals)	Gold	\$2,500	\$5,000	\$10,000	\$20,000	\$25	\$25	\$60	0%	✓ 25%	✓ 25%	\$20
UHC Gold Advantage Open (Virtual Urgent Care, No Referrals)	Gold	\$2,000	\$4,000	\$7,500	\$15,000	\$30	\$30	\$60	0%	✓ 20%	✓ \$300	✓ \$20
UHC Gold Advantage+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$7,500	\$15,000	\$30	\$30	\$60	0%	✓ 20%	✓ \$300	✓ \$20
UHC Gold Copay Focus Open (Virtual Urgent Care, No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$30	\$30	\$65	0%	\$1,500 (3-day max)	\$300	\$25
UHC Gold Copay Focus+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$30	\$30	\$65	0%	\$1,500 (3-day max)	\$300	\$25



Illinois PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard Open (Virtual Urgent Care, HSA, No Referrals)	Same as Medical	\$0	\$10	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Value Open (Virtual Urgent Care, Rx Copay, HSA, No Referrals)	Same as Medical	\$0	\$10	\$200	\$400	\$500		^
UHC Bronze Value+ Open (Virtual Urgent Care, Rx Copay, HSA, Dental + Vision, No Referrals)	Same as Medical	\$0	\$10	\$200	\$400	\$500	✓	^
UHC Bronze Copay Focus Open (Virtual Urgent Care, HSA, No Referrals)	\$4,500/\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ Open (Virtual Urgent Care, HSA, Dental + Vision, No Referrals)	\$4,500/\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential Open (Virtual Urgent Care, HSA, No Referrals)	Same as Medical	\$0	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard Open (Virtual Urgent Care, No Referrals)	Same as Medical	\$0	\$8	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical	\$0	\$8	\$40	✓ \$80	✓ \$350	✓	
UHC Silver Advantage Open (Virtual Urgent Care, Rx Copay, No Referrals)	Same as Medical	\$0	\$10	\$100	\$200	\$400		
UHC Silver Advantage+ Open (Virtual Urgent Care, Rx Copay, Dental + Vision, No Referrals)	Same as Medical	\$0	\$10	\$100	\$200	\$400	✓	
UHC Silver Copay Focus Open (Virtual Urgent Care, No Referrals)	\$2,650/\$5,300	\$0	\$15	✓ \$90	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	\$2,650/\$5,300	\$0	\$15	✓ \$90	✓ 40%	✓ 50%	✓	
UHC Gold Standard Open (Virtual Urgent Care, Rx Copay, No Referrals)	Same as Medical	\$0	\$5	\$30	\$60	\$250		
UHC Gold Standard+ Open (Virtual Urgent Care, Rx Copay, Dental + Vision, No Referrals)	Same as Medical	\$0	\$5	\$30	\$60	\$250	✓	
UHC Gold Advantage Open (Virtual Urgent Care, No Referrals)	Same as Medical	\$0	\$8	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical	\$0	\$8	\$50	✓ 30%	✓ 40%	✓	
UHC Gold Copay Focus Open (Virtual Urgent Care, No Referrals)	Same as Medical	\$0	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ Open (Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical	\$0	\$3	\$50	45%	50%	✓	





Iowa PY27 Benefit Grid

Iowa PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$8,000	\$16,000	\$12,000	\$24,000	\$30	\$30	\$125	0%	✓ 40%	✓ 40%	\$35
UHC Bronze Value+ (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$8,000	\$16,000	\$12,000	\$24,000	\$30	\$30	\$125	0%	✓ 40%	✓ 40%	\$35
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$150	0%	\$3,000 (3-day max)	\$700	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$150	0%	\$3,000 (3-day max)	\$700	\$20
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$10,900	\$21,800	\$45	\$45	\$95	0%	✓ 40%	✓ 40%	\$35
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,900	\$21,800	\$45	\$45	\$95	0%	✓ 40%	✓ 40%	\$35
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$10,850	\$21,700	\$30	\$30	\$100	0%	\$2,500 (3-day max)	\$600	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,850	\$21,700	\$30	\$30	\$100	0%	\$2,500 (3-day max)	\$600	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$60	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$60	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$1,000	\$2,000	\$8,500	\$17,000	\$10	\$10	\$50	0%	✓ 20%	\$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$1,000	\$2,000	\$8,500	\$17,000	\$10	\$10	\$50	0%	✓ 20%	\$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Iowa PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Value+ (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$15	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$1	\$50	✓ 30%	✓ 40%	✓	

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Kansas PY27 Benefit Grid

Kansas PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$11,700	\$23,400	\$40	\$40	\$110	0%	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$11,700	\$23,400	\$40	\$40	\$110	0%	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential- (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$4,700	\$9,400	\$11,200	\$22,400	\$40	\$40	\$85	0%	✓ 40%	✓ 40%	\$20
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$4,700	\$9,400	\$11,200	\$22,400	\$40	\$40	\$85	0%	✓ 40%	✓ 40%	\$20
UHC Silver Advantage (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,400	\$6,800	\$10,250	\$20,500	\$35	\$35	\$80	0%	✓ 30%	✓ \$600	✓ \$15
UHC Silver Advantage+ (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,400	\$6,800	\$10,250	\$20,500	\$35	\$35	\$80	0%	✓ 30%	✓ \$600	✓ \$15
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$6,950	\$13,900	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$400	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$6,950	\$13,900	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$400	\$10
UHC Gold Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$500	\$1,000	\$6,600	\$13,200	\$15	\$30	\$75	0%	✓ 45%	✓ \$400	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$500	\$1,000	\$6,600	\$13,200	\$15	\$30	\$75	0%	✓ 45%	✓ \$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.
(-) indicates offering available without pediatric dental.



Kansas PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Essential- (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%	✓	

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Michigan PY27 Benefit Grid

Michigan PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$140	0%	\$3,000 (3-day max)	\$600	\$25
UHC Bronze Copay Focus+ (Virtual Urgent Care, HSA, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$140	0%	\$3,000 (3-day max)	\$600	\$25
UHC Bronze Essential (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential- (Virtual Urgent Care, HSA, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential+ (Virtual Urgent Care, HSA, Dental + Vision, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (Virtual Urgent Care, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (Virtual Urgent Care, No Referrals)	Silver	\$4,000	\$8,000	\$10,800	\$21,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Silver Value- (Virtual Urgent Care, No Referrals)	Silver	\$4,000	\$8,000	\$10,800	\$21,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Silver Value+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$4,000	\$8,000	\$10,800	\$21,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Silver Copay Focus (Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Silver Copay Focus+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Gold Standard (Virtual Urgent Care, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus (Virtual Urgent Care, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$20	\$20	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$20	\$20	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (Virtual Urgent Care, No Referrals)	Gold	\$1,500	\$3,000	\$8,800	\$17,600	\$25	\$25	\$60	0%	✓ 30%	✓ \$300	\$10
UHC Gold Advantage+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$1,500	\$3,000	\$8,800	\$17,600	\$25	\$25	\$60	0%	✓ 30%	✓ \$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.
(-) indicates offering available without pediatric dental.



Michigan PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (Virtual Urgent Care, HSA, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus (Virtual Urgent Care, HSA, No Referrals)	Same as Medical	0%	\$25	40%	45%	50%		^
UHC Bronze Copay Focus+ (Virtual Urgent Care, HSA, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	40%	45%	50%	✓	^
UHC Bronze Essential (Virtual Urgent Care, HSA, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Essential- (Virtual Urgent Care, HSA, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Essential+ (Virtual Urgent Care, HSA, Dental + Vision, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓	^
UHC Silver Standard (Virtual Urgent Care, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (Virtual Urgent Care, No Referrals)	Same as Medical	0%	\$8	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value- (Virtual Urgent Care, No Referrals)	Same as Medical	0%	\$8	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical	0%	\$8	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus (Virtual Urgent Care, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ (Virtual Urgent Care, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (Virtual Urgent Care, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus (Virtual Urgent Care, No Referrals)	Same as Medical	0%	\$3	\$30	45%	50%		
UHC Gold Copay Focus+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$30	45%	50%	✓	
UHC Gold Advantage (Virtual Urgent Care, No Referrals)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%	✓	





Missouri PY27 Benefit Grid

Missouri PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$150	0%	\$3,000 (3-day max)	\$500	\$35
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$150	0%	\$3,000 (3-day max)	\$500	\$35
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$90	0%	\$2,500 (3-day max)	\$450	\$35
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$50	\$50	\$90	0%	\$2,500 (3-day max)	\$450	\$35
UHC Silver Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$10,300	\$20,600	\$20	\$20	\$100	0%	✓ 30%	✓ \$400	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,300	\$20,600	\$20	\$20	\$100	0%	✓ 30%	✓ \$400	✓ \$15
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$8,000	\$16,000	\$25	\$25	\$80	0%	\$2,000 (3-day max)	\$300	\$20
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$8,000	\$16,000	\$25	\$25	\$80	0%	\$2,000 (3-day max)	\$300	\$20
UHC Gold Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Gold	\$2,000	\$4,000	\$8,100	\$16,200	\$15	\$15	\$65	0%	✓ 35%	✓ \$225	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,100	\$16,200	\$15	\$15	\$65	0%	✓ 35%	✓ \$225	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Missouri PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250	✓	
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$8	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$8	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	\$60	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	\$60	✓ 30%	✓ 40%	✓	





Oklahoma PY27 Benefit Grid

Oklahoma PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$55	\$55	\$150	0%	\$3,000 (3-day max)	\$500	\$30
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$55	\$55	\$150	0%	\$3,000 (3-day max)	\$500	\$30
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$9 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,100	\$6,200	\$10,500	\$21,000	\$20	\$20	\$90	0%	✓ 45%	✓ 45%	\$30
UHC Silver Value+ (\$0 Virtual Urgent Care, \$9 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,100	\$6,200	\$10,500	\$21,000	\$20	\$20	\$90	0%	✓ 45%	✓ 45%	\$30
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$45	\$45	\$90	0%	\$2,500 (3-day max)	\$450	\$35
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$45	\$45	\$90	0%	\$2,500 (3-day max)	\$450	\$35
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$3,100	\$6,200	\$10,500	\$21,000	\$20	\$20	\$100	0%	✓ 35%	✓ \$375	✓ \$15
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$7,500	\$15,000	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$200	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,500	\$15,000	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$200	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Gold	\$2,000	\$4,000	\$7,000	\$14,000	\$15	\$15	\$60	0%	✓ 25%	✓ \$150	✓ \$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$7,000	\$14,000	\$15	\$15	\$60	0%	✓ 25%	✓ \$150	✓ \$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.

Oklahoma PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,000/\$8,000	0%	\$15	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,000/\$8,000	0%	\$15	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$9 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$9	✓ \$100	✓ 45%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$9 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$9	✓ \$100	✓ 45%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	\$50	✓ 30%	✓ 40%	✓	

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Texas – Choice PY27 Benefit Grid

Texas – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Complete Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$7,750	\$15,500	\$8,750	\$17,500	✓ \$50	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Complete Bronze-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Complete Bronze-X Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$7,000	\$14,000	\$12,000	\$24,000	\$20	\$10	\$80	0%	✓ 40%	✓ \$500	\$30
UHC Complete Bronze-X Essential (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$12,000	\$24,000	\$12,000	\$24,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Complete Silver-X Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$9,700	\$19,400	\$20	40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Complete Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$6,500	\$13,000	\$6,500	\$13,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Complete Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$0	\$0	\$9,800	\$19,600	\$25	\$25	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Complete Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$3,800	\$7,600	\$10,000	\$20,000	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Complete Gold-X Standard (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$60	0%	50%	50%	\$30
UHC Complete Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$3,550	\$7,100	\$4,550	\$9,100	✓ 0%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%
UHC Complete Gold-X Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$40	0%	\$2,000 (3-day max)	\$550	\$20

(✓) indicates that this benefit is subject to the annual deductible.



Texas – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Complete Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 30%	✓ 45%	✓ 50%		✓
UHC Complete Bronze-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Complete Bronze-X Advantage (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Complete Bronze-X Essential (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$10	✓ 0%	✓ 0%	✓ 0%		
UHC Complete Silver-X Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Complete Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		✓
UHC Complete Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Complete Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Complete Gold-X Standard (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$10	30%	35%	40%		
UHC Complete Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ 25%	✓ 30%	✓ 45%		✓
UHC Complete Gold-X Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$8	\$50	40%	45%		





Texas – Individual Exchange Network PY27 Benefit Grid

Texas – Individual Exchange Network PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Bronze	\$7,750	\$15,500	\$8,750	\$17,500	✓ \$50	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Bronze	\$12,000	\$24,000	\$12,000	\$24,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$3,500	\$7,000	\$9,700	\$19,400	\$20	40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Silver Value+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Silver	\$3,500	\$7,000	\$9,700	\$19,400	\$20	40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Silver	\$3,800	\$7,600	\$10,000	\$20,000	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Silver	\$3,800	\$7,600	\$10,000	\$20,000	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Silver	\$6,500	\$13,000	\$6,500	\$13,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Gold	\$1,400	\$2,800	\$6,500	\$13,000	\$15	\$15	\$50	0%	✓ 35%	✓ \$400	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$1,400	\$2,800	\$6,500	\$13,000	\$15	\$15	\$50	0%	✓ 35%	✓ \$400	\$10
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Gold	\$3,550	\$7,100	\$4,550	\$9,100	✓ 0%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%
UHC Gold-X Standard (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$60	0%	50%	50%	\$30

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Texas – Individual Exchange Network PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 30%	✓ 45%	✓ 50%		✓
UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	\$10	✓ 0%	✓ 0%	✓ 0%		
UHC Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$5	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		✓
UHC Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	\$50	40%	45%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	\$50	40%	45%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%	✓	
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ 25%	✓ 30%	✓ 45%		✓
UHC Gold-X Standard (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	\$10	30%	35%	40%		

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Texas – Kelsey Seybold Network PY27 Benefit Grid

Texas – Kelsey Seybold Network PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Kelsey Seybold Bronze Copay Focus \$0 Indiv Med Ded (HSA, \$0 Insulin)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100	N/A	\$3,000 (3-day max)	\$800	\$40
UHC Kelsey Seybold Bronze Copay Focus+ \$0 Indiv Med Ded (HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100	N/A	\$3,000 (3-day max)	\$800	\$40
UHC Kelsey Seybold Silver Copay Focus \$0 Indiv Med Ded (\$0 Insulin)	Silver	\$0	\$0	\$9,800	\$19,600	\$25	\$25	\$75	N/A	\$2,700 (3-day max)	\$600	\$30
UHC Kelsey Seybold Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Insulin, Dental + Vision)	Silver	\$0	\$0	\$9,800	\$19,600	\$25	\$25	\$75	N/A	\$2,700 (3-day max)	\$600	\$30
UHC Kelsey Seybold Gold Copay Focus \$0 Ded (\$8 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$40	N/A	\$2,000 (3-day max)	\$550	\$20
UHC Kelsey Seybold Gold Copay Focus+ \$0 Ded (\$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$8,000	\$16,000	\$15	\$15	\$40	N/A	\$2,000 (3-day max)	\$550	\$20

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Texas – Kelsey Seybold Network PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Kelsey Seybold Bronze Copay Focus \$0 Indiv Med Ded (HSA, \$0 Insulin)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Kelsey Seybold Bronze Copay Focus+ \$0 Indiv Med Ded (HSA, \$0 Insulin, Dental + Vision)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	^	^
UHC Kelsey Seybold Silver Copay Focus \$0 Indiv Med Ded (\$0 Insulin)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Kelsey Seybold Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Insulin, Dental + Vision)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Kelsey Seybold Gold Copay Focus \$0 Ded (\$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	\$50	40%	45%		
UHC Kelsey Seybold Gold Copay Focus+ \$0 Ded (\$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	\$50	40%	45%	✓	





Texas – Sanitas PY27 Benefit Grid

Texas – Sanitas 18 PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Sanitas 18 Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Sanitas 18 Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$9,150	\$18,300	\$12,000	\$24,000	\$60	\$60	✓ \$150	0%	✓ 50%	✓ 50%	\$50
UHC Sanitas 18 Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Sanitas 18 Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Sanitas 18 Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Sanitas 18 Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$3,500	\$7,000	\$9,700	\$19,400	\$20	40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Sanitas 18 Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin)	Silver	\$0	\$0	\$9,800	\$19,600	\$20	\$20	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Sanitas 18 Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision)	Silver	\$0	\$0	\$9,800	\$19,600	\$20	\$20	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Sanitas 18 Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Sanitas 18 Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$8,000	\$16,000	\$10	\$10	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Sanitas 18 Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$8,000	\$16,000	\$10	\$10	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Sanitas 18 Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Gold	\$1,400	\$2,800	\$6,500	\$13,000	\$15	\$15	\$50	0%	✓ 35%	✓ \$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.

Texas – Sanitas 18 PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Sanitas 18 Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Sanitas 18 Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	\$35	✓ \$110	✓ 45%	✓ 50%		^
UHC Sanitas 18 Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Sanitas 18 Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Sanitas 18 Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Sanitas 18 Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Sanitas 18 Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Sanitas 18 Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Sanitas 18 Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Sanitas 18 Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	\$50	40%	45%		
UHC Sanitas 18 Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	\$50	40%	45%	✓	
UHC Sanitas 18 Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Texas – Sanitas 26 PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Sanitas 26 Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Sanitas 26 Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$9,150	\$18,300	\$12,000	\$24,000	\$60	\$60	✓ \$150	0%	✓ 50%	✓ 50%	\$50
UHC Sanitas 26 Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Sanitas 26 Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Sanitas 26 Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Sanitas 26 Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$3,500	\$7,000	\$9,700	\$19,400	\$20	40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Sanitas 26 Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin)	Silver	\$0	\$0	\$9,800	\$19,600	\$20	\$20	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Sanitas 26 Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision)	Silver	\$0	\$0	\$9,800	\$19,600	\$20	\$20	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Sanitas 26 Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Sanitas 26 Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$8,000	\$16,000	\$10	\$10	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Sanitas 26 Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$8,000	\$16,000	\$10	\$10	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Sanitas 26 Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Gold	\$1,400	\$2,800	\$6,500	\$13,000	\$15	\$15	\$50	0%	✓ 35%	✓ \$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.

Texas – Sanitas 26 PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Sanitas 26 Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Sanitas 26 Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	\$35	✓ \$110	✓ 45%	✓ 50%		^
UHC Sanitas 26 Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Sanitas 26 Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Sanitas 26 Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Sanitas 26 Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Sanitas 26 Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Sanitas 26 Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Sanitas 26 Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Sanitas 26 Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	\$50	40%	45%		
UHC Sanitas 26 Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	\$50	40%	45%	✓	
UHC Sanitas 26 Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		



Check (✓) indicates that this benefit is subject to Medical or Rx deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Wisconsin – Choice PY27 Benefit Grid

Wisconsin – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Complete Bronze-X Copay Focus \$0 Ded (\$0 Virtual UC, No Referrals) (Off Ex Only)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	\$60	\$150	0%	\$3,000 (3-day max)	\$650	\$40
UHC Complete Bronze-X Copay Focus+ \$0 Ded (\$0 Virtual UC, Dental + Vision, No Referrals) (Off Ex Only)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	\$60	\$150	0%	\$3,000 (3-day max)	\$650	\$40
UHC Complete Bronze-X Advantage (\$0 Virtual UC, No Referrals) (Off Ex Only)	Bronze	\$6,500	\$13,000	\$12,000	\$24,000	\$25	\$20	\$90	0%	✓ 40%	✓ \$500	\$30
UHC Complete Silver-X Value (\$0 Virtual UC, No Referrals) (Off Ex Only)	Silver	\$5,000	\$10,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Complete Silver-X Value HSA (\$0 Virtual UC, No Referrals) (Off Ex Only)	Silver	\$4,400	\$8,800	\$8,000	\$16,000	✓ 0%	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Complete Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, No Referrals) (Off Ex Only)	Silver	\$0	\$0	\$11,600	\$23,200	\$40	\$40	\$110	0%	\$2,500 (3-day max)	\$550	\$20
UHC Complete Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, Dental + Vision, No Referrals)(Off Ex Only)	Silver	\$0	\$0	\$11,600	\$23,200	\$40	\$40	\$110	0%	\$2,500 (3-day max)	\$550	\$20
UHC Complete Silver-X Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, No Referrals) (Off Ex Only)	Silver	\$3,500	\$7,000	\$11,400	\$22,800	\$25	\$25	\$80	0%	✓ 30%	✓ \$275	\$25
UHC Complete Silver-X Advantage+ (\$0 Virtual UC, \$5 Tier 2 Rx, Dental + Vision, No Referrals) (Off Ex Only)	Silver	\$3,500	\$7,000	\$11,400	\$22,800	\$25	\$25	\$80	0%	✓ 30%	✓ \$275	\$25
UHC Complete Gold-X Value HSA (\$0 Virtual UC, No Referrals) (Off Ex Only)	Gold	\$3,500	\$7,000	\$4,400	\$8,800	✓ 0%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%
UHC Complete Gold-X Copay Focus \$0 Ded (\$0 Virtual UC, \$5 Tier 2 Rx, No Referrals) (Off Ex Only)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$70	0%	\$2,000 (3-day max)	\$175	\$15
UHC Complete Gold-X Copay Focus+ \$0 Ded (\$0 Virtual UC, \$5 Tier 2 Rx, Dental + Vision, No Referrals) (Off Ex Only)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$70	0%	\$2,000 (3-day max)	\$175	\$15
UHC Complete Gold-X Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, No Referrals) (Off Ex Only)	Gold	\$1,500	\$3,000	\$7,500	\$15,000	\$15	\$15	\$75	0%	✓ 35%	✓ \$300	\$20
UHC Complete Gold-X Advantage+ (\$0 Virtual UC, \$5 Tier 2 Rx, Dental + Vision, No Referrals) (Off Ex Only)	Gold	\$1,500	\$3,000	\$7,500	\$15,000	\$15	\$15	\$75	0%	✓ 35%	✓ \$300	\$20

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Wisconsin – Choice PY27 Plan Designs (Off-Exchange)

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Complete Bronze-X Copay Focus \$0 Ded (\$0 Virtual UC, No Referrals) (Off Ex Only)	Same as Medical	0%	\$30	\$150	45%	50%		
UHC Complete Bronze-X Copay Focus+ \$0 Ded (\$0 Virtual UC, Dental + Vision, No Referrals) (Off Ex Only)	Same as Medical	0%	\$30	\$150	45%	50%	✓	
UHC Complete Bronze-X Advantage (\$0 Virtual UC, No Referrals) (Off Ex Only)	Same as Medical	0%	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Complete Silver-X Value (\$0 Virtual UC, No Referrals) (Off Ex Only)	Same as Medical	0%	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Complete Silver-X Value HSA (\$0 Virtual UC, No Referrals) (Off Ex Only)	Same as Medical	0%	✓ \$5	✓ 35%	✓ 45%	✓ 50%		✓
UHC Complete Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, No Referrals) (Off Ex Only)	\$1,500/\$3,000	0%	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Complete Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, \$8 Tier 2 Rx, Dental + Vision, No Referrals)(Off Ex Only)	\$1,500/\$3,000	0%	\$8	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Complete Silver-X Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, No Referrals) (Off Ex Only)	Same as Medical	0%	\$5	\$85	✓ 40%	✓ 50%		
UHC Complete Silver-X Advantage+ (\$0 Virtual UC, \$5 Tier 2 Rx, Dental + Vision, No Referrals) (Off Ex Only)	Same as Medical	0%	\$5	\$85	✓ 40%	✓ 50%	✓	
UHC Complete Gold-X Value HSA (\$0 Virtual UC, No Referrals) (Off Ex Only)	Same as Medical	0%	✓ \$3	✓ 25%	✓ 30%	✓ 45%		✓
UHC Complete Gold-X Copay Focus \$0 Ded (\$0 Virtual UC, \$5 Tier 2 Rx, No Referrals) (Off Ex Only)	Same as Medical	0%	\$5	\$50	45%	50%		
UHC Complete Gold-X Copay Focus+ \$0 Ded (\$0 Virtual UC, \$5 Tier 2 Rx, Dental + Vision, No Referrals) (Off Ex Only)	Same as Medical	0%	\$5	\$50	45%	50%	✓	
UHC Complete Gold-X Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, No Referrals) (Off Ex Only)	Same as Medical	0%	\$5	\$65	✓ 30%	✓ 40%		
UHC Complete Gold-X Advantage+ (\$0 Virtual UC, \$5 Tier 2 Rx, Dental + Vision, No Referrals) (Off Ex Only)	Same as Medical	0%	\$5	\$65	✓ 30%	✓ 40%	✓	





Wisconsin – Individual Exchange Network PY27 Benefit Grid

Wisconsin – Individual Exchange Network PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	\$60	\$150	0%	\$3,000 (3-day max)	\$650	\$40
UHC Bronze Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	\$60	\$150	0%	\$3,000 (3-day max)	\$650	\$40
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential- (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$5,000	\$10,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Silver Value- (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$5,000	\$10,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Silver Value+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$5,000	\$10,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$30
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$11,400	\$22,800	\$25	\$25	\$80	0%	✓ 30%	✓ \$275	\$25
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$11,400	\$22,800	\$25	\$25	\$80	0%	✓ 30%	✓ \$275	\$25
UHC Silver-X Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Ex Only)	Silver	\$4,400	\$8,800	\$8,000	\$16,000	✓ 0%	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, \$8 T2 Rx, \$0 Insulin, No Referrals) (Off-Ex Only)	Silver	\$0	\$0	\$11,600	\$23,200	\$40	\$40	\$110	0%	\$2,500 (3-day max)	\$550	\$20
UHC Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, \$8 T2 Rx, \$0 Insulin, Dental + Vision, No Referrals) (Off-Ex Only)	Silver	\$0	\$0	\$11,600	\$23,200	\$40	\$40	\$110	0%	\$2,500 (3-day max)	\$550	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$70	0%	\$2,000 (3-day max)	\$175	\$15
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$70	0%	\$2,000 (3-day max)	\$175	\$15
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$1,500	\$3,000	\$7,500	\$15,000	\$15	\$15	\$75	0%	✓ 35%	✓ \$300	\$20
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$1,500	\$3,000	\$7,500	\$15,000	\$15	\$15	\$75	0%	✓ 35%	✓ \$300	\$20
UHC Gold-X Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Ex Only)	Gold	\$3,500	\$7,000	\$4,400	\$8,800	✓ 0%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%



Wisconsin – Individual Exchange Network PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus \$0 Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$30	\$150	45%	50%		^
UHC Bronze Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$30	\$150	45%	50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Essential- (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value- (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Same as Medical	0%	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$10	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$85	✓ 40%	✓ 50%	✓	
UHC Silver-X Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Ex Only)	Same as Medical	0%	✓ \$5	✓ 35%	✓ 40%	✓ 50%		✓
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, \$8 T2 Rx, \$0 Insulin, No Referrals) (Off-Ex Only)	\$1,500/\$3,000	0%	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, \$8 T2 Rx, \$0 Insulin, Dental + Vision, No Referrals) (Off-Ex Only)	\$1,500/\$3,000	0%	\$8	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$65	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$65	✓ 30%	✓ 40%	✓	
UHC Gold-X Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Ex Only)	Same as Medical	0%	✓ \$3	✓ 25%	✓ 30%	✓ 45%		✓

(✓) indicates that this benefit is subject to the annual deductible.

(+) indicates offering available with embedded Adult Dental and Vision.

(-) indicates offering available without pediatric dental.

^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





West

United
Healthcare



Arizona – Individual Exchange Network PY27 Benefit Grid

Arizona – Individual Exchange Network PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$0	\$0	\$12,000	\$24,000	\$45	\$45	\$130	0%	\$3,000 (3-day max)	\$800	\$30
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$12,000	\$24,000	\$45	\$45	\$130	0%	\$3,000 (3-day max)	\$800	\$30
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Bronze	\$10,100	\$20,200	\$10,100	\$20,200	\$65	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Bronze	\$8,500	\$17,000	\$8,500	\$17,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$0	\$0	\$11,500	\$23,000	\$40	\$40	\$80	0%	\$2,500 (3-day max)	\$550	\$25
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Silver	\$0	\$0	\$11,500	\$23,000	\$40	\$40	\$80	0%	\$2,500 (3-day max)	\$550	\$25
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$5,000	\$10,000	\$10,000	\$20,000	\$15	\$15	\$70	0%	✓ \$1,500 (3-day max)	✓ \$400	\$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Silver	\$5,000	\$10,000	\$10,000	\$20,000	\$15	\$15	\$70	0%	✓ \$1,500 (3-day max)	✓ \$400	\$15
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$8,500	\$17,000	✓ 0%	✓ 30%	✓ 30%	0%	✓ 30%	✓ 30%	✓ 30%
UHC Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$9,300	\$18,600	\$10	\$10	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$9,300	\$18,600	\$10	\$10	\$50	0%	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Gold	\$1,450	\$2,900	\$7,100	\$14,200	\$10	\$10	\$60	0%	✓ \$1,500 (3-day max)	✓ \$200	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$1,450	\$2,900	\$7,100	\$14,200	\$10	\$10	\$60	0%	✓ \$1,500 (3-day max)	✓ \$200	\$10
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Gold	\$3,550	\$7,100	\$4,700	\$9,400	✓ 0%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Arizona – Individual Exchange Network PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	\$4,500/\$9,000	0%	\$15	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	\$4,500/\$9,000	0%	\$15	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	\$30	✓ 0%	✓ 0%	✓ 0%		
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		✓
UHC Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	\$2,250/\$4,500	0%	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	\$2,250/\$4,500	0%	\$8	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ \$5	✓ 35%	✓ 45%	✓ 50%		✓
UHC Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$3	\$50	45%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$3	\$50	✓ 30%	✓ 40%	✓	
UHC Gold-X Value HSA (\$0 Virtual Urgent Care, \$0 Insulin) (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ 25%	✓ 30%	✓ 45%		✓

(✓) indicates that this benefit is subject to the annual deductible.

(+) indicates offering available with embedded Adult Dental and Vision.

^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Arizona – Sanitas PY27 Benefit Grid

Arizona – Sanitas PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Sanitas Bronze Standard (HSA, \$0 Insulin)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Sanitas Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$9,150	\$18,300	\$12,000	\$24,000	\$60	\$60	✓ \$150	0%	✓ 50%	✓ 50%	\$50
UHC Sanitas Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Bronze	\$0	\$0	\$10,600	\$21,200	Visits 1-3: \$40 4+: \$20	\$40	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Sanitas Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	Visits 1-3: \$40 4+: \$20	\$40	\$100	0%	\$3,000 (3-day max)	\$800	\$40
UHC Sanitas Silver Standard (\$0 Insulin)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Sanitas Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Silver	\$3,500	\$7,000	\$9,500	\$19,000	\$20	✓ 40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Sanitas Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin)	Silver	\$0	\$0	\$9,800	\$19,600	Visits 1-3: \$20 4+: \$10	\$20	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Sanitas Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision)	Silver	\$0	\$0	\$9,800	\$19,600	Visits 1-3: \$20 4+: \$10	\$20	\$75	0%	\$2,700 (3-day max)	\$600	\$30
UHC Sanitas Gold Standard (\$0 Insulin)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Sanitas Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Gold	\$0	\$0	\$8,000	\$16,000	Visit 1-3: \$10 4+: \$5	\$10	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Sanitas Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Gold	\$0	\$0	\$8,000	\$16,000	Visit 1-3: \$10 4+: \$5	\$10	\$40	0%	\$2,000 (3-day max)	\$550	\$20
UHC Sanitas Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Gold	\$1,400	\$2,800	\$6,500	\$13,000	\$15	\$15	\$50	0%	✓ 35%	✓ \$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Arizona – Sanitas PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Sanitas Bronze Standard (HSA, \$0 Insulin)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Sanitas Bronze Value (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	Same as Medical	0%	\$35	✓ \$110	✓ 45%	✓ 50%		^
UHC Sanitas Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
UHC Sanitas Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision)	\$5,500/\$11,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Sanitas Silver Standard (\$0 Insulin)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Sanitas Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Sanitas Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Sanitas Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision)	\$3,500/\$7,000	0%	\$15	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Sanitas Gold Standard (\$0 Insulin)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Sanitas Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$8	\$50	40%	45%		
UHC Sanitas Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision)	Same as Medical	0%	\$8	\$50	40%	45%	✓	
UHC Sanitas Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	0%	\$5	\$50	✓ 30%	✓ 40%		

(✓) indicates that this benefit is subject to the annual deductible.

(+) indicates offering available with embedded Adult Dental and Vision.

^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Colorado – Colorado Doctors Plan PY27 Benefit Grid

Colorado – Colorado Doctors Plan PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
RMHP Colorado Doctors Plan Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$35	\$35	\$140	0%	✓ 45%	✓ 45%	\$30
RMHP Colorado Doctors Plan Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Bronze	\$8,000	\$16,000	\$12,000	\$24,000	\$25	\$80	\$100	0%	✓ 40%	✓ 35%	\$30
RMHP Colorado Doctors Plan Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Bronze	\$8,500	\$17,000	\$8,500	\$17,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Colorado Doctors Plan Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$120	0%	\$3,000 (3-day max)	\$650	\$40
RMHP Colorado Doctors Plan Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Colorado Doctors Plan Colorado Option Bronze	Bronze	\$8,100	\$16,200	\$11,200	\$22,400	Visits 1-3: 0% 4+ ✓ \$50	0%	✓ 50%	✓ 50%	✓ 50%	✓ 50%	✓ 50%
RMHP Colorado Doctors Plan Bronze Essential-X (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$10,200	\$20,400	\$10,200	\$20,400	\$65	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Colorado Doctors Plan Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Silver	\$4,000	\$8,000	\$12,000	\$24,000	\$25	\$25	\$75	0%	✓ 25%	✓ 25%	\$20
RMHP Colorado Doctors Plan Silver Value (\$0 Virtual UC, \$6 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$5,500	\$11,000	\$11,250	\$22,500	\$5	\$15	\$90	0%	✓ 40%	✓ 40%	\$20
RMHP Colorado Doctors Plan Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Silver	\$4,800	\$9,600	\$11,400	\$22,800	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$30
RMHP Colorado Doctors Plan Colorado Option Silver	Silver	\$5,000	\$10,000	\$11,450	\$22,900	0%	0%	\$90	\$80	✓ 40%	✓ 40%	✓ 40%
RMHP Colorado Doctors Plan Silver Copay Focus-X \$0 Indiv Ded (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exch Only)	Silver	\$0	\$0	\$12,000	\$24,000	\$35	\$35	\$85	0%	\$2,500 (3-day max)	\$350	\$25
RMHP Colorado Doctors Plan Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$4,000	\$8,000	\$7,750	\$15,500	✓ 20%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%
RMHP Colorado Doctors Plan Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Gold	\$2,000	\$4,000	\$9,500	\$19,000	\$15	\$15	\$50	0%	✓ 30%	✓ 30%	\$15
RMHP Colorado Doctors Plan Colorado Option Gold	Gold	\$2,400	\$4,800	\$10,450	\$20,900	0%	0%	\$55	\$50	✓ 30%	✓ 30%	✓ 30%
RMHP Colorado Doctors Plan Gold Copay Focus-X \$0 Ded (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay) (Off-Ex Only)	Gold	\$0	\$0	\$8,900	\$17,800	\$25	\$25	\$70	0%	\$2,000 (3-day max)	\$250	\$10
RMHP Colorado Doctors Plan Gold Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$3,600	\$7,200	\$4,300	\$8,600	✓ 0%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%

(✓) indicates that this benefit is subject to the annual deductible.



Colorado – Colorado Doctors Plan PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
RMHP Colorado Doctors Plan Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$30	✓ 40%	✓ 45%	✓ 50%		^
RMHP Colorado Doctors Plan Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$20		\$150	\$300	\$700	^
RMHP Colorado Doctors Plan Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
RMHP Colorado Doctors Plan Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
RMHP Colorado Doctors Plan Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
RMHP Colorado Doctors Plan Colorado Option Bronze	Same as Medical	0%	\$30	\$200	\$350	\$700		^
RMHP Colorado Doctors Plan Bronze Essential-X (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$30	✓ 0%	✓ 0%	✓ 0%		
RMHP Colorado Doctors Plan Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$10	\$80	\$500	\$700		
RMHP Colorado Doctors Plan Silver Value (\$0 Virtual UC, \$6 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$6	✓ \$75	✓ 35%	✓ 40%		
RMHP Colorado Doctors Plan Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$8	\$75	\$550	\$750		
RMHP Colorado Doctors Plan Colorado Option Silver	Same as Medical	0%	\$20	\$125	\$300	\$650		
RMHP Colorado Doctors Plan Silver Copay Focus-X \$0 Indiv Ded (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exch Only)	\$2,500/\$5,000	0%	\$15	✓ \$90	✓ 40%	✓ 50%		
RMHP Colorado Doctors Plan Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$15	✓ \$85	✓ 15%	✓ 20%		✓
RMHP Colorado Doctors Plan Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$8	\$60	\$375	\$675		
RMHP Colorado Doctors Plan Colorado Option Gold	Same as Medical	0%	\$10	\$50	\$200	\$600		
RMHP Colorado Doctors Plan Gold Copay Focus-X \$0 Ded (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay) (Off-Ex Only)	Same as Medical	0%	\$10	\$45	\$300	\$580		
RMHP Colorado Doctors Plan Gold Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 20%	✓ 45%	✓ 50%		✓

(✓) indicates that this benefit is subject to the annual deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Colorado – Monument One PY27 Benefit Grid

Colorado – Monument One PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
RMHP Monument One Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Bronze	\$8,000	\$16,000	\$12,000	\$24,000	\$25	\$80	\$100	0%	✓ 40%	✓ 35%	\$30
RMHP Monument One Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Bronze	\$8,500	\$17,000	\$8,500	\$17,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$120	0%	\$3,000 (3-day max)	\$650	\$40
RMHP Monument One Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Colorado Option Bronze	Bronze	\$8,100	\$16,200	\$11,200	\$22,400	Visits 1-3: 0% 4+: ✓ \$50	0%	✓ 50%	✓ 50%	✓ 50%	✓ 50%	✓ 50%
RMHP Monument One Bronze Essential-X (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$10,200	\$20,400	\$10,200	\$20,400	\$65	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Silver	\$4,800	\$9,600	\$11,400	\$22,800	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$30
RMHP Monument One Colorado Option Silver	Silver	\$5,000	\$10,000	\$11,450	\$22,900	0%	0%	\$90	\$80	✓ 40%	✓ 40%	✓ 40%
RMHP Monument One Silver Copay Focus-X \$0 Indiv Ded (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$0	\$0	\$12,000	\$24,000	\$35	\$35	\$85	0%	\$2,500 (3-day max)	\$350	\$25
RMHP Monument One Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$4,000	\$8,000	\$7,750	\$15,500	✓ 20%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%
RMHP Monument One Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Gold	\$2,000	\$4,000	\$9,500	\$19,000	\$15	\$15	\$50	0%	✓ 30%	✓ 30%	\$15
RMHP Monument One Colorado Option Gold	Gold	\$2,400	\$4,800	\$10,450	\$20,900	0%	0%	\$55	\$50	✓ 30%	✓ 30%	✓ 30%
RMHP Monument One Gold Copay Focus-X \$0 Ded (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay) (Off-Exchange Only)	Gold	\$0	\$0	\$8,900	\$17,800	\$25	\$25	\$70	0%	\$2,000 (3-day max)	\$250	\$10
RMHP Monument One Gold Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$3,600	\$7,200	\$4,300	\$8,600	✓ 0%	✓ 10%	✓ 10%	0%	✓ 10%	✓ 10%	✓ 10%

(✓) indicates that this benefit is subject to the annual deductible.



Colorado – Monument One PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
RMHP Monument One Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$20	\$150	\$300	\$700		^
RMHP Monument One Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
RMHP Monument One Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
RMHP Monument One Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
RMHP Monument One Colorado Option Bronze	Same as Medical	0%	\$30	\$200	\$350	\$700		^
RMHP Monument One Bronze Essential-X (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$30	✓ 0%	✓ 0%	✓ 0%		
RMHP Monument One Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$8	\$75	\$550	\$750		
RMHP Monument One Colorado Option Silver	Same as Medical	0%	\$20	\$125	\$300	\$650		
RMHP Monument One Silver Copay Focus-X \$0 Indiv Ded (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	\$2,500/\$5,000	0%	\$15	✓ \$90	✓ 40%	✓ 50%		
RMHP Monument One Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$15	✓ \$85	✓ 15%	✓ 20%		✓
RMHP Monument One Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$8	\$60	\$375	\$675		
RMHP Monument One Colorado Option Gold	Same as Medical	0%	\$10	\$50	\$200	\$600		
RMHP Monument One Gold Copay Focus-X \$0 Ded (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay) (Off-Exchange Only)	Same as Medical	0%	\$10	\$45	\$300	\$580		
RMHP Monument One Gold Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 20%	✓ 45%	✓ 50%		✓



Colorado Rocky Mountain Health PY27 Benefit Grid

Colorado Rocky Mountain Health PY27 Plan Designs

Plan Name	Metal / Network Tier	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
RMHP Monument Health Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Bronze Tier 1	\$8,200	\$16,400	\$11,700	\$23,400	\$30	\$45	\$115	0%	✓ 40%	✓ 40%	\$30
	Bronze Tier 2	\$8,600	\$17,200	\$11,700	\$23,400	\$60	\$80	\$200	0%	✓ 50%	✓ 50%	✓ 50%
RMHP Monument Health Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Bronze Tier 1	\$7,000	\$14,000	\$9,500	\$19,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
	Bronze Tier 2	\$8,500	\$17,000	\$9,500	\$19,000	✓ 10%	✓ 10%	✓ 10%	0%	✓ 10%	✓ 10%	✓ 10%
RMHP Monument Health Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Silver Tier 1	\$5,000	\$10,000	\$11,000	\$22,000	\$20	\$30	\$55	0%	✓ 40%	✓ 40%	\$30
	Silver Tier 2	\$6,500	\$13,000	\$11,000	\$22,000	\$30	\$50	\$95	0%	✓ 50%	✓ 50%	✓ 50%
RMHP Monument Health Silver Advantage (\$0 Virtual UC, \$7 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Silver Tier 1	\$5,250	\$10,500	\$11,500	\$23,000	\$5	\$30	\$50	0%	\$1,000	✓ 30%	\$30
	Silver Tier 2	\$6,500	\$13,000	\$11,500	\$23,000	\$15	\$45	\$90	0%	✓ 50%	✓ 50%	✓ 50%
RMHP Monument Health Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver Tier 1	\$4,250	\$8,500	\$8,500	\$17,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
	Silver Tier 2	\$6,500	\$13,000	\$8,500	\$17,000	✓ 10%	✓ 10%	✓ 10%	0%	✓ 10%	✓ 10%	✓ 10%
RMHP Monument Health Gold Value (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Gold Tier 1	\$1,750	\$3,500	\$10,000	\$20,000	\$10	\$20	\$50	0%	✓ 20%	✓ 20%	\$10
	Gold Tier 2	\$2,750	\$5,500	\$10,000	\$20,000	\$25	\$40	\$70	0%	✓ 40%	✓ 40%	✓ 40%

(✓) indicates that this benefit is subject to the annual deductible.



Colorado Rocky Mountain Health PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
RMHP Monument Health Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$15	\$200	\$500	\$700		^
RMHP Monument Health Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 10%	✓ 10%	✓ 10%	✓ 10%		^
RMHP Monument Health Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$10	\$80	\$600	\$800		
RMHP Monument Health Silver Advantage (\$0 Virtual UC, \$7 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$7	\$80	\$600	\$800		
RMHP Monument Health Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ 10%	✓ 10%	✓ 10%	✓ 10%		✓
RMHP Monument Health Gold Value (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$5	\$70	\$300	\$600		

(✓) indicates that this benefit is subject to the annual deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.





Colorado – Valley PY27 Benefit Grid

Colorado – Valley PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
RMHP Valley Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$35	\$35	\$140	0%	✓ 45%	✓ 45%	\$30
RMHP Valley Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Bronze	\$8,000	\$16,000	\$12,000	\$24,000	\$25	\$80	\$100	0%	✓ 40%	✓ 35%	\$30
RMHP Valley Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Bronze	\$8,500	\$17,000	\$8,500	\$17,000	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Valley Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$120	0%	\$3,000 (3-day max)	\$650	\$40
RMHP Valley Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Valley Colorado Option Bronze	Bronze	\$8,100	\$16,200	\$11,200	\$22,400	Visits 1-3:0% 4+: ✓ \$50	0%	✓ 50%	✓ 50%	✓ 50%	✓ 50%	✓ 50%
RMHP Valley Bronze Essential-X (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Bronze	\$10,200	\$20,400	\$10,200	\$20,400	\$65	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
RMHP Valley Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Silver	\$4,000	\$8,000	\$12,000	\$24,000	\$25	\$25	\$75	0%	✓ 25%	✓ 25%	\$20
RMHP Valley Silver Value (\$0 Virtual UC, \$6 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$5,500	\$11,000	\$11,250	\$22,500	\$5	\$15	\$90	0%	✓ 40%	✓ 40%	\$20
RMHP Valley Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Silver	\$4,800	\$9,600	\$11,400	\$22,800	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$30
RMHP Valley Colorado Option Silver	Silver	\$5,000	\$10,000	\$11,450	\$22,900	0%	0%	\$90	\$80	✓ 40%	✓ 40%	✓ 40%
RMHP Valley Silver Copay Focus-X \$0 Indiv Ded (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$0	\$0	\$12,000	\$24,000	\$35	\$35	\$85	0%	\$2500 (3-day max)	\$350	\$25
RMHP Valley Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Silver	\$4,000	\$8,000	\$7,750	\$15,500	✓ 20%	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	✓ 20%
RMHP Valley Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Gold	\$2,000	\$4,000	\$9,500	\$19,000	\$15	\$15	\$50	0%	✓ 30%	✓ 30%	\$15
RMHP Valley Colorado Option Gold	Gold	\$2,400	\$4,800	\$10,450	\$20,900	0%	0%	\$55	\$50	✓ 30%	✓ 30%	✓ 30%
RMHP Valley Gold Copay Focus-X \$0 Ded (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay) (Off-Exchange Only)	Gold	\$0	\$0	\$8,900	\$17,800	\$25	\$25	\$70	0%	\$2,000 (3-day max)	\$250	\$10
RMHP Valley Gold Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Gold	\$3,600	\$7,200	\$4,300	\$8,600	✓ 0%	✓ 0%	✓ 10%	0%	✓ 10%	✓ 10%	✓ 10%

(✓) indicates that this benefit is subject to the annual deductible.



Colorado – Valley PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
RMHP Valley Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$30	✓ 40%	✓ 45%	✓ 50%		^
RMHP Valley Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$20	\$150	\$300	\$700		^
RMHP Valley Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
RMHP Valley Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		^
RMHP Valley Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
RMHP Valley Colorado Option Bronze	Same as Medical	0%	\$30	\$200	\$350	\$700		^
RMHP Valley Bronze Essential-X (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	\$30	✓ 0%	✓ 0%	✓ 0%		
RMHP Valley Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$10	\$80	\$500	\$700		
RMHP Valley Silver Value (\$0 Virtual UC, \$6 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$6	✓ \$75	✓ 35%	✓ 40%		
RMHP Valley Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$8	\$75	\$550	\$750		
RMHP Valley Colorado Option Silver	Same as Medical	0%	\$20	\$125	\$300	\$650		
RMHP Valley Silver Copay Focus-X \$0 Indiv Ded (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	\$2,500/\$5,000	0%	\$15	✓ \$90	✓ 40%	✓ 50%		
RMHP Valley Silver Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ \$15	✓ \$85	✓ 15%	✓ 20%		✓
RMHP Valley Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Same as Medical	0%	\$8	\$60	\$375	\$675		
RMHP Valley Colorado Option Gold	Same as Medical	0%	\$10	\$50	\$200	\$600		
RMHP Valley Gold Copay Focus-X \$0 Ded (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay) (Off-Exchange Only)	Same as Medical	0%	\$10	\$45	\$300	\$580		
RMHP Valley Gold Value-X HSA (\$0 Virtual UC, \$0 Insulin, No Referrals) (Off-Exchange Only)	Same as Medical	0%	✓ 0%	✓ 20%	✓ 45%	✓ 50%		✓

(✓) indicates that this benefit is subject to the annual deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Nebraska PY27 Benefit Grid

Nebraska PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$120	0%	\$3,000 (3-day max)	\$550	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$120	0%	\$3,000 (3-day max)	\$550	\$20
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,500	\$7,000	\$11,000	\$22,000	\$30	\$30	\$100	0%	✓ 40%	✓ 40%	\$30
UHC Silver Value+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$11,000	\$22,000	\$30	\$30	\$100	0%	✓ 40%	✓ 40%	\$30
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$11,250	\$22,500	\$45	\$45	\$75	0%	\$2,500 (3-day max)	\$450	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$11,250	\$22,500	\$45	\$45	\$75	0%	\$2,500 (3-day max)	\$450	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$1,750	\$3,500	\$8,200	\$16,400	\$35	\$35	\$65	0%	✓ 20%	✓ 20%	\$25
UHC Gold Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$1,750	\$3,500	\$8,200	\$16,400	\$35	\$35	\$65	0%	✓ 20%	✓ 20%	\$25
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$8,200	\$16,400	\$25	\$25	\$45	0%	\$2,000 (3-day max)	\$400	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$8,200	\$16,400	\$25	\$25	\$45	0%	\$2,000 (3-day max)	\$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



Nebraska PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 45%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$25	✓ 45%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (\$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350	✓	
UHC Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$8	✓ \$30	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$8	✓ \$30	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$15	✓ \$75	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$15	✓ \$75	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$25	✓ 40%	✓ 50%		
UHC Gold Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$25	✓ 40%	✓ 50%	✓	
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$30	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$30	45%	50%	✓	





New Mexico – Choice PY27 Benefit Grid

New Mexico – Choice PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Copay Focus On Exchange (HSA)	Bronze	\$0	\$0	\$12,000	\$24,000	\$60	0%	\$160	0%	\$3,500 (3-day max)	\$800	\$50
UHC Silver Value On Exchange	Silver	\$4,750	\$9,500	\$10,800	\$21,600	\$50	0%	\$80	0%	✓ 40%	✓ 40%	\$30
UHC Silver Advantage On Exchange	Silver	\$4,250	\$8,500	\$10,600	\$21,200	\$60	0%	\$110	0%	✓ 30%	✓ 30%	\$20
UHC Clear Cost Silver On Exchange	Silver	\$6,250	\$12,500	\$10,750	\$21,500	\$50	0%	\$100	\$100	✓ \$325	\$325	\$100
UHC Gold Value On Exchange	Gold	\$2,750	\$5,500	\$10,250	\$20,500	\$30	0%	\$50	0%	✓ 25%	✓ 20%	\$15
UHC Gold Advantage On Exchange	Gold	\$1,500	\$3,000	\$8,500	\$17,000	\$20	0%	\$60	0%	✓ 20%	✓ 20%	\$10
UHC Clear Cost Gold On Exchange	Gold	\$3,850	\$7,700	\$6,850	\$13,700	\$20	0%	\$60	\$60	✓ \$150	\$125	\$60

(✓) indicates that this benefit is subject to the annual deductible.



New Mexico – Choice PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Preferred Specialty	Tier 5 Non-Preferred Brand	Tier 6 Non-Preferred Specialty	Adult Dental & Vision	HSA
UHC Bronze Copay Focus On Exchange (HSA)	Same as Medical	0%	\$20	40%	45%	45%	50%		^
UHC Silver Value On Exchange	Same as Medical	0%	\$8	✓ \$50	✓ 40%	✓ 40%	✓ 50%		
UHC Silver Advantage On Exchange	Same as Medical	0%	\$5	✓ \$60	✓ 40%	✓ 40%	✓ 50%		
UHC Clear Cost Silver On Exchange	Same as Medical	0%	\$35	\$50	\$100	✓ \$250	\$250		
UHC Gold Value On Exchange	Same as Medical	0%	\$8	\$40	✓ 35%	✓ 35%	✓ 50%		
UHC Gold Advantage On Exchange	Same as Medical	0%	\$3	\$30	✓ 30%	✓ 30%	✓ 40%		
UHC Clear Cost Gold On Exchange	Same as Medical	0%	\$20	\$30	\$75	✓ \$100	\$190		



(✓) indicates that this benefit is subject to the annual deductible.
^per the 2026 Final Rule all Catastrophic and Bronze plans are now HSA Eligible regardless of HDHP status.



Washington – UnitedHealthcare Charter PY27 Benefit Grid

Washington – UnitedHealthcare Charter PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Value	Bronze	\$7,600	\$15,200	\$11,500	\$23,000	\$40	40%	\$100	0%	✓ 40%	✓ 40%	\$30
UHC Bronze Essential	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UnitedHealthcare of Oregon, Inc. Cascade Bronze	Bronze	\$7,000	\$14,000	\$11,800	\$23,600	\$45	\$45	\$100	\$100	✓ 40%	✓ 40%	✓ 40%
UHC Bronze Direct Copay (Off-Exchange Only)	Bronze	\$0	\$0	\$11,800	\$23,600	\$40	\$40	\$100	0%	\$3,000 (3-day max)	\$550	\$50
UHC Bronze Value HSA (Off-Exchange Only)	Bronze	\$6,300	\$12,600	\$8,200	\$16,400	✓ \$50	✓ 30%	✓ \$100	0%	0%	✓ 30%	✓ 30%
UHC Bronze Direct Value+ (Off-Exchange Only with Dental + Vision)	Bronze	\$7,600	\$15,200	\$11,500	\$23,000	\$40	40%	\$100	0%	✓ 40%	✓ 40%	\$30
UHC Silver Copay Focus	Silver	\$0	\$0	\$11,800	\$23,600	\$20	\$45	\$40	0%	\$2,500 (3-day max)	\$500	\$30
UnitedHealthcare of Oregon, Inc. Cascade Silver	Silver	\$2,800	\$5,600	\$11,200	\$22,400	\$20	\$20	\$65	\$65	✓ \$800 (5-day max)	✓ \$600	\$40
UHC Silver Value HSA (Off-Exchange Only)	Silver	\$4,000	\$8,000	\$8,500	\$17,000	✓ \$40	✓ 25%	✓ \$75	0%	✓ 25%	✓ 25%	✓ 25%
UHC Basic Silver (Off-Exchange Only)	Silver	\$2,800	\$5,600	\$11,200	\$22,400	\$20	\$20	\$65	\$65	✓ \$800 (5-day max)	✓ \$600	\$40
UHC Silver Direct Copay (Off-Exchange Only)	Silver	\$0	\$0	\$11,800	\$23,600	\$20	\$45	\$40	0%	\$2,500 (3-day max)	\$500	\$30
UHC Silver Direct Copay+ (Off-Exchange Only with Dental + Vision)	Silver	\$0	\$0	\$11,800	\$23,600	\$20	\$45	\$40	0%	\$2,500 (3-day max)	\$500	\$30
UHC Gold Advantage	Gold	\$1,000	\$2,000	\$9,000	\$18,000	\$10	\$35	\$40	0%	✓ \$1,500 (3-day max)	✓ \$300	\$10
UnitedHealthcare of Oregon, Inc. Cascade Complete Gold	Gold	\$1,700	\$3,400	\$7,000	\$14,000	\$15	\$15	\$40	\$35	\$525 (5-day max)	✓ \$350	\$30
UnitedHealthcare of Oregon, Inc. Cascade Vital Gold	Gold	\$2,200	\$4,400	\$11,000	\$22,000	\$15	\$15	\$40	\$35	✓ \$650 (5-day max)	✓ \$350	\$30
UHC Gold Value HSA (Off-Exchange Only)	Gold	\$3,500	\$7,000	\$4,000	\$8,000	✓ \$20	✓ 20%	✓ \$50	0%	✓ 20%	✓ 20%	✓ 20%
UHC Gold Direct Copay (Off-Exchange Only)	Gold	\$0	\$0	\$7,000	\$14,000	\$10	\$10	\$45	0%	\$1,200 (3-day max)	\$400	\$15
UHC Gold Direct Advantage+ (Off-Exchange Only with Dental + Vision)	Gold	\$1,000	\$2,000	\$9,000	\$18,000	\$10	\$35	\$40	0%	✓ \$1,500 (3-day max)	✓ \$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.

Washington – UnitedHealthcare Charter PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Value	Same as Medical	0%	\$10	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Essential	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UnitedHealthcare of Oregon, Inc. Cascade Bronze	Same as Medical	0%	\$32	✓ 40%	✓ 40%	✓ 40%		^
UHC Bronze Direct Copay (Off-Exchange Only)	\$4,500/\$9,000	0%	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Value HSA (Off-Exchange Only)	Same as Medical	0%	✓ \$30	✓ 35%	✓ 45%	✓ 50%		✓
UHC Bronze Direct Value+ (Off-Exchange Only with Dental + Vision)	Same as Medical	0%	\$10	✓ 40%	✓ 45%	✓ 50%	✓	
UHC Silver Copay Focus	\$3,200/\$6,400	0%	\$15	✓ \$85	✓ 40%	✓ 50%		
UnitedHealthcare of Oregon, Inc. Cascade Silver	Same as Medical	0%	\$25	\$75	✓ \$250	✓ \$250		
UHC Silver Value HSA (Off-Exchange Only)	Same as Medical	0%	✓ \$10	✓ \$35	✓ 25%	✓ 30%		✓
UHC Basic Silver (Off-Exchange Only)	Same as Medical	0%	\$25	\$75	✓ \$250	✓ \$250		
UHC Silver Direct Copay (Off-Exchange Only)	\$3,200/\$6,400	0%	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Direct Copay+ (Off-Exchange Only with Dental + Vision)	\$3,200/\$6,400	0%	\$15	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Advantage	Same as Medical	0%	\$3	\$60	✓ 30%	✓ 40%		
UnitedHealthcare of Oregon, Inc. Cascade Complete Gold	Same as Medical	0%	\$10	\$60	\$100	\$100		
UnitedHealthcare of Oregon, Inc. Cascade Vital Gold	Same as Medical	0%	\$10	\$75	✓ 20%	✓ 20%		
UHC Gold Value HSA (Off-Exchange Only)	Same as Medical	0%	✓ \$3	✓ 20%	✓ 45%	✓ 50%		✓
UHC Gold Direct Copay (Off-Exchange Only)	Same as Medical	0%	\$10	\$30	45%	50%		
UHC Gold Direct Advantage+ (Off-Exchange Only with Dental + Vision)	Same as Medical	0%	\$3	\$60	✓ 30%	✓ 40%	✓	





Wyoming PY27 Benefit Grid

Wyoming PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$11,800	\$23,600	\$45	\$45	\$150	0%	\$3,000 (3-day max)	\$750	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$11,800	\$23,600	\$45	\$45	\$150	0%	\$3,000 (3-day max)	\$750	\$20
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential- (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$10,400	\$20,800	\$35	\$35	\$100	0%	\$3,000 (3-day max)	\$550	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,400	\$20,800	\$35	\$35	\$100	0%	\$3,000 (3-day max)	\$550	\$20
UHC Silver Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$4,500	\$9,000	\$11,000	\$22,000	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$20
UHC Silver Advantage+ (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$4,500	\$9,000	\$11,000	\$22,000	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$2,000	\$4,000	\$8,250	\$16,500	\$15	\$15	\$40	0%	✓ 25%	✓ 25%	\$20
UHC Gold Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,250	\$16,500	\$15	\$15	\$40	0%	✓ 25%	✓ 25%	\$20
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$400	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$20	\$20	\$75	0%	\$2,000 (3-day max)	\$400	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.
(-) indicates offering available without pediatric dental.



Wyoming PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,500/\$9,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Bronze Essential- (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,650/\$5,300	0%	\$15	✓ \$90	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,650/\$5,300	0%	\$15	✓ \$90	✓ 40%	✓ 50%	✓	
UHC Silver Advantage (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$75	\$450	\$650		
UHC Silver Advantage+ (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$75	\$450	\$650	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$60	\$350	\$625		
UHC Gold Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$60	\$350	\$625	✓	
UHC Gold Copay Focus \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual UC, \$3 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$3	\$50	45%	50%	✓	

