

UnitedHealthcare Individual & Family ACA Marketplace plans

Message	Benefit Message Exceptions for 2027 (EXCLUDED STATES/PLANS)										
	NY	MA	WA	VA	CO	NJ	NM	Kelsey-Seybold	Sanitas	HSA	Federal Standard Plans
OnePass (members 18+)	Excluded	Excluded									
Low cost UC covering OON	No exceptions										
Rewards (members 18+)											
All rewards	Excluded	Excluded									
\$50 account activities	Excluded	Excluded				Excluded					
\$10 Video incentive	Excluded	Excluded									
\$15 flu vaccine	Excluded	Excluded									
\$50 HRA	Excluded	Excluded						Excluded			
\$0 vUC	Not available on state req'd plans	Not available on state req'd and Advantage plans	Not available on state req'd plans		Not available on state req'd plans		Not available on state req'd plans	N/A - utilize their own virtual services			Excluded
Low-cost PCP/vPCP	There are options and exclusions in each state and in HSA plans										
Dental & Vision (available on certain plans)											
Adult	Excluded	Excluded	Excluded on-ex		Excluded	Excluded	Excluded				
Pediatric			Excluded on-ex								
Behavioral Health/vBH	No exceptions										
+ Calm Health app	Excluded	Excluded									
\$0 critical meds	No exceptions										
WAG 20%	Excluded		Excluded					Excluded			
Tier 2 generics starting at \$8 or \$10	Starts at a higher value	Starts at a higher value		Starts at a higher value						Varying values	Excluded
3 month refills		Excluded									Excluded
\$0 Diabetes Management		Excludes all but \$0 insulin								Excludes all but \$0 pharmacy-provided supplies, \$0 oral medications, and \$0 insulin	
Community Connector	No exceptions										
Doula	Only available in IL, LA, MA, MD and WA										