

Alabama PY 25 Individual Exchange 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 \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$50	\$60	\$100	\$0	\$3,000 (3-day max)	\$500	\$20
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Bronze	\$8,300	\$16,600	\$9,200	\$18,400	\$5	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 50%	\$20
UHC Bronze Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Bronze	\$8,300	\$16,600	\$9,200	\$18,400	\$5	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 50%	\$20
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$5	\$50	\$95	\$0	\$2,500 (3-day max)	\$500	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$5	\$50	\$95	\$0	\$2500 (3-day max)	\$500	\$20
UHC Silver Value (\$0 Virtual Urgent Care, \$2 Tier 2 Rx, No Referrals)	Silver	\$3,600	\$7200	\$9,200	\$18,400	\$5	\$50	\$100	\$0	✓ 40%	✓ 50%	\$20
UHC Silver Value+ (\$0 Virtual Urgent Care, \$2 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$3,600	\$7200	\$9,200	\$18,400	\$5	\$50	\$100	\$0	✓ 40%	✓ 50%	\$20
UHC Silver Standard (No Referrals)	Silver	\$5,000	\$10,000	\$9,200	\$18,400	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$5	\$40	\$60	\$0	\$2,000 (3-day max)	\$450	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$750	\$1500	\$8,000	\$16,000	\$5	\$40	\$75	\$0	✓ 35%	✓ \$450	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$750	\$1500	\$8,000	\$16,000	\$5	\$40	\$75	\$0	✓ 35%	✓ \$450	\$10
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%



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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 Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$8,300	\$16,600	\$0	\$5	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Standard (No Referrals)	Same As Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Bronze Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$5	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$5	✓ 40%	✓ 45%	✓ 50%	●	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$3,500	\$7,000	\$0	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$3,500	\$7,000	\$0	\$10	✓ \$100	✓ 40%	✓ 50%	●	
UHC Silver Value (\$0 Virtual Urgent Care, \$2 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$2	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$2 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$2	✓ \$100	✓ 40%	✓ 50%	●	
UHC Silver Standard (No Referrals)	Same As Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$0	\$3	\$50	✓ 45%	✓ 50%		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$3	\$50	✓ 30%	✓ 40%	●	
UHC Gold Standard (No Referrals)	Same As Medical		\$0	\$15	\$30	\$60	\$250		

