

Arizona 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 Standard	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze-X Essential (\$0 Virtual Urgent Care) (Off-Exchange Only)	Bronze	\$9,100	\$18,200	\$9,100	\$18,200	✓ 0%	✓ 0%	✓ 0%	\$0	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Value (\$0 Virtual Urgent Care)	Bronze	\$8,500	\$17,000	\$9,200	\$18,400	\$20	\$50	\$135	\$0	✓ 40%	✓ 40%	\$35
UHC Bronze Value+ (\$0 Virtual Urgent Care, Dental + Vision)	Bronze	\$8,500	\$17,000	\$9,200	\$18,400	\$20	\$50	\$135	\$0	✓ 40%	✓ 40%	\$35
UHC Bronze-X Value HSA (Off-Exchange Only)	Bronze	\$7,500	\$15,000	\$8,050	\$16,100	✓ 0%	✓ 30%	✓ 30%	✓ \$75	✓ 30%	✓ 30%	✓ 30%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$55	\$130	\$0	\$3,000 (3-day max)	\$1,200	\$35
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$55	\$130	\$0	\$3,000 (3-day max)	\$1,200	\$35
UHC Silver Standard*	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Value HSA (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$7,500	\$15,000	✓ 0%	✓ 30%	✓ 30%	✓ \$50	✓ 30%	✓ 30%	✓ 30%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)*	Silver	\$4,000	\$8,000	\$9,200	\$18,400	\$10	\$30	\$80	\$0	\$1,500 (3-day max)	✓ \$1,200	\$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)*	Silver	\$4,000	\$8,000	\$9,200	\$18,400	\$10	\$30	\$80	\$0	\$1,500 (3-day max)	✓ \$1,200	\$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)*	Silver	\$0	\$0	\$9,200	\$18,400	\$20	\$55	\$80	\$0	\$2,500 (3-day max)	\$1,200	\$30
UHC Silver Copay Focus+ Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)*	Silver	\$0	\$0	\$9,200	\$18,400	\$20	\$55	\$80	\$0	\$2,500 (3-day max)	\$1,200	\$30
UHC Gold Standard	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold-X Value HSA (Off-Exchange Only)	Gold	\$3,300	\$6,600	\$4,000	\$8,000	✓ 0%	✓ 20%	✓ 20%	✓ \$30	✓ 20%	✓ 20%	✓ 20%
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$1,000	\$2,000	\$7,000	\$14,000	\$5	\$15	\$60	\$0	\$1,500 (3-day max)	✓ \$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Gold	\$1,000	\$2,000	\$7,000	\$14,000	\$5	\$15	\$60	\$0	\$1,500 (3-day max)	✓ \$300	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$0	\$0	\$7,000	\$14,000	\$10	\$30	\$50	\$0	\$2,000 (3-day max)	\$300	\$10



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Check (✓) indicates that this benefit is subject to the annual deductible.
Star (*) indicates plan has an almost identical off-exchange variant (including an additional \$5 or 5% ambulance POD)

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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 Standard	Same as Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Bronze-X Essential (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same as Medical		\$0	✓ 0%	✓ 0%	✓ 0%	✓ 0%		
UHC Bronze Value (\$0 Virtual Urgent Care)	Same as Medical		\$0	\$10	✓ 30%	✓ 45%	✓ 50%		
UHC Bronze Value+ (\$0 Virtual Urgent Care, Dental + Vision)	Same as Medical		\$0	\$10	✓ 30%	✓ 45%	✓ 50%	●	
UHC Bronze-X Value HSA (Off-Exchange Only)	Same as Medical		\$0	✓ \$20	✓ 30%	✓ 45%	✓ 50%		●
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$4,500	\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	\$4,500	\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%	●	
UHC Silver Standard*	Same as Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value HSA (Off-Exchange Only)	Same as Medical		\$0	✓ \$5	✓ 35%	✓ 45%	✓ 50%		●
UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)*	Same as Medical		\$0	\$3	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)*	Same as Medical		\$0	\$3	✓ \$85	✓ 40%	✓ 50%	●	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)*	\$2,250	\$4,500	\$0	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)*	\$2,250	\$4,500	\$0	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Gold Standard	Same as Medical		\$0	\$15	\$30	\$60	\$250		
UHC Gold-X Value HSA (Off-Exchange Only)	Same as Medical		\$0	✓ \$3	✓ 25%	✓ 30%	✓ 45%		●
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same as Medical		\$0	\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical		\$0	\$3	\$50	✓ 30%	✓ 40%	●	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	\$250	\$500	\$0	\$3	\$50	✓ 45%	✓ 50%		

