

Iowa PY25 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 (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, No Referrals)	Bronze	\$8,000	\$16,000	\$9,200	\$18,400	\$30	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Bronze Value+ (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$8,000	\$16,000	\$9,200	\$18,400	\$30	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$40	\$150	\$0	\$3,000 (3-day max)	\$750	\$20
UHC Silver Standard (No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40	\$80	\$40	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Silver	\$3,500	\$7,000	\$9,200	\$18,400	\$20	\$35	\$85	\$0	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$9,200	\$18,400	\$20	\$35	\$85	\$0	✓ 40%	✓ 40%	\$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$30	\$30	\$100	\$0	\$2,500 (3-day max)	\$375	\$20
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$30	✓ 25%	✓ 25%	✓ 25%
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$1,000	\$2,000	\$7,000	\$14,000	\$10	\$10	\$50	\$0	✓ 20%	\$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier Rx, Dental + Vision, No Referrals)	Gold	\$1,000	\$2,000	\$7,000	\$14,000	\$10	\$10	\$50	\$0	✓ 20%	\$300	\$10
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	\$20	\$20	\$60	\$0	\$2,000 (3-day max)	\$300	\$10

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



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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 (No Referrals)	Same as Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Bronze Value (\$0 Virtual Urgent Care, No Referrals)	Same as Medical		\$0	\$10	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Value+ (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Same as Medical		\$0	\$10	✓ 40%	✓ 45%	✓ 50%	●	
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$4,500	\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Standard (No Referrals)	Same as Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same as Medical		\$0	\$3	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same as Medical		\$0	\$3	✓ \$100	✓ 40%	✓ 50%	●	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$0	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Gold Standard (No Referrals)	Same as Medical		\$0	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Same as Medical		\$0	\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier Rx, Dental + Vision, No Referrals)	Same as Medical		\$0	\$1	\$50	✓ 30%	✓ 40%	●	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$100	\$0	\$3	\$50	✓ 45%	✓ 50%		

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.

