

# Indiana PY25 Individual Exchange Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual   Family)		MOOP (Individual   Family)		PCP Visit	Mental Health Office Visit		Speciali st 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, \$5 Tier 2 Rx, No Referrals)	Bronze	\$8,250	\$16,500	\$9,200	\$18,400	\$25	✓ 40%		✓ 40%	\$0	✓ 40%		✓ 40%		\$20	
UHC Bronze Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Bronze	\$8,250	\$16,500	\$9,200	\$18,400	\$25	✓ 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	\$50		\$115	\$0	\$3,000 (3-day max)		\$400		\$30	
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$50		\$115	\$0	\$3,000 (3-day max)		\$400		\$30	
UHC Silver Standard (No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40		\$80	\$60	✓ 40%		✓ 40%		✓ 40%	
UHC Silver Standard+ (Dental + Vision, No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40		\$80	\$60	✓ 40%		✓ 40%		✓ 40%	
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Silver	\$6,000	\$12,000	\$9,200	\$18,400	\$30	\$40		\$70	\$0	✓ 40%		✓ 40%		\$15	
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$6,000	\$12,000	\$9,200	\$18,400	\$30	\$40		\$70	\$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	\$35	\$50		\$80	\$0	\$3,000 (3-day max)		\$400		\$40	
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$35	\$50		\$80	\$0	\$3,000 (3-day max)		\$400		\$40	
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30		\$60	\$45	✓ 25%		✓ 25%		✓ 25%	
UHC Gold Value (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	✓ 20%		✓ 20%	\$0	✓ 20%		✓ 20%		\$15	
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	✓ 20%		✓ 20%	\$0	✓ 20%		✓ 20%		\$15	
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	\$35		\$55	\$0	\$1,750 (3-day max)		\$400		\$10	
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$20	\$35		\$55	\$0	\$1,750 (3-day max)		\$400		\$10	



# Indiana PY25 Individual Exchange 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
<b>UHC Bronze Standard</b> (No Referrals)	Same As Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
<b>UHC Bronze Value</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$5	✓ 40%	✓ 45%	✓ 50%		
<b>UHC Bronze Value+</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$5	✓ 40%	✓ 45%	✓ 50%	●	
<b>UHC Bronze Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	\$4,500	\$9,000	\$0	\$25	✓ 40%	✓ 45%	✓ 50%		
<b>UHC Bronze Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,500	\$9,000	\$0	\$25	✓ 40%	✓ 45%	✓ 50%	●	
<b>UHC Silver Standard</b> (No Referrals)	Same As Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
<b>UHC Silver Standard+</b> (Dental + Vision, No Referrals)	Same As Medical		\$0	\$20	\$40	✓ \$80	✓ \$350	●	
<b>UHC Silver Value</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$3	\$40	✓ 40%	✓ 50%		
<b>UHC Silver Value+</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$3	\$40	✓ 40%	✓ 50%	●	
<b>UHC Silver Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$0	\$20	\$45	✓ 40%	✓ 50%		
<b>UHC Silver Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$2,500	\$5,000	\$0	\$20	\$45	✓ 40%	✓ 50%	●	
<b>UHC Gold Standard</b> (No Referrals)	Same As Medical		\$0	\$15	\$30	\$60	\$250		
<b>UHC Gold Value</b> (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$1	\$15	✓ 40%	✓ 50%		
<b>UHC Gold Value+</b> (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$1	\$15	✓ 40%	✓ 50%	●	
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$0	\$3	\$30	✓ 40%	✓ 50%		
<b>UHC Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	\$500	\$1,000	\$0	\$3	\$30	✓ 40%	✓ 50%	●	



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