

Maryland PY25 Individual Exchange Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		MOOP (Individual/Family)		PCP Visit	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$8,750	\$17,500	\$9,200	\$18,400	\$15	✓ 40%	\$120	\$0	✓ 40%	✓ 40%	✓ \$30
UHC Bronze Value Plan	Bronze	\$9,200	\$18,400	\$9,200	\$18,400	\$35	\$35	\$100	\$75	✓ 0%	✓ 0%	\$80
UHC Bronze Copay Focus \$0 Indiv Med Ded	Bronze	\$0	\$0	\$9,200	\$18,400	\$50	\$100	\$150	\$0	\$3,000 (3-day max)	\$375	\$20
UHC Bronze-X HSA (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,050	\$16,100	✓ \$50	✓ \$50	✓ \$100	✓ \$75	✓ 30%	✓ 30%	✓ 30%
UHC Bronze-X Essential (\$3 Tier 2 Rx) (Off-Exchange Only)	Bronze	\$6,350	\$12,700	\$9,200	\$18,400	✓ \$40	✓ \$7	✓ \$75	\$0	✓ 50%	✓ 50%	✓ 50
UHC Silver Copay Focus \$0 Indiv Med Ded*	Silver	\$0	\$0	\$9,200	\$18,400	\$15	\$15	\$85	\$0	✓ \$2,500 (3-day max)	\$750	\$25
UHC Silver Value Plan*	Silver	\$4,500	\$9,000	\$7,600	\$15,200	\$35	\$35	\$100	\$75	✓ \$550 (per admit)	✓ \$150	\$80
UHC Silver (\$0 Virtual Urgent Care, No Referrals)*	Silver	\$3,000	\$6,000	\$9,200	\$18,400	\$10	\$10	\$55	\$0	✓ 50%	✓ 50%	\$25
UHC Silver-X HSA (Off-Exchange Only)	Silver	\$5,400	\$10,800	\$5,400	\$10,800	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Gold Value Plan	Gold	\$1,000	\$2,000	\$6,750	\$13,900	\$10	\$10	\$35	\$40	✓ \$450 (per admit)	\$250	\$25
UHC Gold Copay Focus \$0 Indiv Med Ded (\$5 Tier 2 Rx)	Gold	\$0	\$0	\$7,300	\$14,600	\$10	\$45	\$45	\$0	\$1,000 (3-day max)	\$300	\$20
UHC Gold Advantage+ (\$3 Tier 2 Rx, Dental + Vision)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$5	\$35	\$35	\$0	✓ 20%	\$300	\$15
UHC Gold-X HSA (Off-Exchange Only)	Gold	\$3,300	\$6,600	\$4,000	\$8,000	✓ \$20	✓ \$20	✓ \$50	✓ \$0	✓ 20%	✓ 20%	✓ 20%

Check (✓) indicates that this benefit is subject to the annual deductible.
Star (*) indicates that this 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 (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$0	\$10	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Value Plan	Same As Medical		\$0	\$25	✓ 0%	✓ 0%	✓ 0%		
UHC Bronze Copay Focus \$0 Indiv Med Ded	\$5,000	\$10,000	\$0	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze-X HSA (Off-Exchange Only)	Same As Medical		\$0	✓ \$5	✓ 30%	✓ 40%	✓ 50%		●
UHC Bronze-X Essential (\$3 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		\$0	\$10	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Copay Focus \$0 Indiv Med Ded*	\$2,500	\$5,000	\$0	\$15	✓ \$85	✓ 45%	✓ 50%		
UHC Silver Value Plan*	\$750	\$1,500	\$0	\$25	✓ \$75	✓ \$80	✓ \$100		
UHC Silver (\$0 Virtual Urgent Care, No Referrals)*	Same As Medical		\$0	\$10	✓ \$100	✓ 45%	✓ 50%		
UHC Silver-X HSA (Off-Exchange Only)	Same As Medical		\$0	✓ \$0	✓ \$0	✓ \$0	✓ \$0		●
UHC Gold Value Plan	Same As Medical		\$0	\$10	\$30	✓ \$60	✓ \$75		
UHC Gold Copay Focus \$0 Indiv Med Ded (\$5 Tier 2 Rx)	\$500	\$1,000	\$0	\$5	\$30	✓ 45%	✓ 50%		
UHC Gold Advantage+ (\$3 Tier 2 Rx, Dental + Vision)	Same As Medical		\$0	\$3	\$50	✓ 45%	✓ 50%	●	
UHC Gold-X HSA (Off-Exchange Only)	Same As Medical		\$0	✓ \$3	✓ 20%	✓ 45%	✓ 50%		●

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