

# Michigan 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 Value (No Referrals)	Bronze	\$9,200	\$18,400	\$9,200	\$18,400	\$35	✓ \$0	✓ \$0	\$0	✓ \$0	✓ \$0	✓ \$0
UHC Bronze Value+ (Dental + Vision, No Referrals)	Bronze	\$9,200	\$18,400	\$9,200	\$18,400	\$35	✓ \$0	✓ \$0	\$0	✓ \$0	✓ \$0	✓ \$0
UHC Bronze Copay Focus (No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$50	\$50	\$150	\$0	\$3,000 (3-day max)	\$375	\$20
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Silver Value (No Referrals)	Silver	\$5,000	\$10,000	\$9,200	\$18,400	\$35	\$35	\$65	\$0	✓ 40%	✓ 40%	\$10
UHC Silver Value+ (Dental + Vision, No Referrals)	Silver	\$5,000	\$10,000	\$9,200	\$18,400	\$35	\$35	\$65	\$0	✓ 40%	✓ 40%	\$10
UHC Silver Advantage (No Referrals)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$30	\$30	\$100	\$0	✓ 30%	✓ \$375	\$15
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$30	\$30	\$100	\$0	✓ 30%	✓ \$375	\$15
UHC Silver Standard (No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Gold Copay Focus (No Referrals)	Gold	\$0	\$0	\$7,000	\$14,000	\$20	\$20	\$75	\$0	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (No Referrals)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$15	\$15	\$50	\$0	✓ 30%	\$300	\$10
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$15	\$15	\$50	\$0	✓ 30%	\$300	\$10
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%



# Michigan 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
UHC Bronze Value (No Referrals)	Same As Medical	\$0	\$3	✓ \$0	✓ \$0	✓ \$0		
UHC Bronze Value+ (Dental + Vision, No Referrals)	Same As Medical	\$0	\$3	✓ \$0	✓ \$0	✓ \$0	●	
UHC Bronze Copay Focus (No Referrals)	\$4,500    \$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Standard (No Referrals)	Same As Medical	\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Silver Value (No Referrals)	Same As Medical	\$0	\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (Dental + Vision, No Referrals)	Same As Medical	\$0	\$5	✓ \$100	✓ 40%	✓ 50%	●	
UHC Silver Advantage (No Referrals)	Same As Medical	\$0	\$3	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Same As Medical	\$0	\$3	✓ \$85	✓ 40%	✓ 50%	●	
UHC Silver Standard (No Referrals)	Same As Medical	\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Gold Copay Focus (No Referrals)	\$500    \$1,000	\$0	\$3	\$30	✓ 45%	✓ 50%		
UHC Gold Advantage (No Referrals)	Same As Medical	\$0	\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Same As Medical	\$0	\$1	\$50	✓ 30%	✓ 40%	●	
UHC Gold Standard (No Referrals)	Same As Medical	\$0	\$15	\$30	\$60	\$250		

