

Missouri 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, \$3 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, \$3 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 | \$50 | \$50 | \$150 | \$0 | \$3,000 (3-day max) | \$375 | \$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 Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) | Silver | \$2,500 | \$5,000 | \$9,200 | \$18,400 | \$20 | \$20 | \$100 | \$0 | ✓ 30% | ✓ \$375 | \$15 |
| UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | Silver | \$2,500 | \$5,000 | \$9,200 | \$18,400 | \$20 | \$20 | \$100 | \$0 | ✓ 30% | ✓ \$375 | \$15 |
| UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) | Silver | \$0 | \$0 | \$9,200 | \$18,400 | \$45 | \$45 | \$100 | \$0 | \$2,500 (3-day max) | \$375 | \$25 |
| UHC Gold Standard (No Referrals) | Gold | \$1,500 | \$3,000 | \$7,800 | \$15,600 | \$30 | \$30 | \$60 | \$45 | ✓ 25% | ✓ 25% | ✓ 25% |
| UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) | Gold | \$500 | \$1,000 | \$7,000 | \$14,000 | \$5 | \$5 | \$75 | \$0 | ✓ 35% | ✓ \$300 | \$10 |
| UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | Gold | \$500 | \$1,000 | \$7,000 | \$14,000 | \$5 | \$5 | \$75 | \$0 | ✓ 35% | ✓ \$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 | \$15 | \$15 | \$75 | \$0 | \$2,000 (3-day max) | \$300 | \$10 |



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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, \$3 Tier 2 Rx, No Referrals) | Same as Medical | | \$0 | \$3 | ✓ 40% | ✓ 45% | ✓ 50% | | |
| UHC Bronze Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | Same as Medical | | \$0 | \$3 | ✓ 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 Standard+ (Dental + Vision, No Referrals) | Same as Medical | | \$0 | \$20 | \$40 | ✓ \$80 | ✓ \$350 | ● | |
| UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) | Same as Medical | | \$0 | \$3 | ✓ \$85 | ✓ 40% | ✓ 50% | | |
| UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | Same as Medical | | \$0 | \$3 | ✓ \$85 | ✓ 40% | ✓ 50% | ● | |
| UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) | \$2,500 | \$5,000 | \$0 | \$10 | ✓ \$85 | ✓ 40% | ✓ 50% | | |
| UHC Gold Standard (No Referrals) | Same as Medical | | \$0 | \$15 | \$30 | \$60 | \$250 | | |
| UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) | Same as Medical | | \$0 | \$3 | \$50 | ✓ 30% | ✓ 40% | | |
| UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | Same as Medical | | \$0 | \$3 | \$50 | ✓ 30% | ✓ 40% | ● | |
| UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) | \$500 | \$1,000 | \$0 | \$3 | \$50 | ✓ 45% | ✓ 50% | | |

