Mississippi PY25 Individual Exchange Plan Designs

Plan Name	Metal Level		eductible al/Family)		of Pocket al/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 (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Bronze	\$8,250	\$16,500	\$9,200	\$18,400	\$5	√ 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	\$5	√ 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	\$60	\$100	\$0	\$3,000 (3-day max)	\$375	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$50	\$60	\$100	\$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 Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$5	\$40	✓ \$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	\$5	\$40	✓ \$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	\$5	\$50	\$100	\$0	\$2,500 (3-day max)	\$375	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$5	\$50	\$100	\$0	\$2,500 (3-day max)	\$375	\$20
UHC Silver Standard (No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40	\$80	\$60	√ 40%	√ 40%	√ 40%
UHC Gold Value (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$1,900	\$3,000	\$9,000	\$18,000	\$1	√ 20%	√ 20%	\$0	√ 20%	√ 20%	\$10
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$1,900	\$3,000	\$9,000	\$18,000	\$1	√ 20%	√ 20%	\$0	√ 20%	√ 20%	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$1	\$40	\$60	\$0	\$2,000 (3-day max)	\$300	\$10
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$1	\$40	\$60	\$0	\$2,000 (3-day max)	\$300	\$10
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	√ 25%	√ 25%	√ 25%



Mississippi 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 (\$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	\$25	√ 40%	√ 45%	√ 50%		
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,500 \$9,000	\$0	\$25	√ 40%	√ 45%	√ 50%	•	
UHC Bronze Standard (No Referrals)	Same As Medical	\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
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)	\$3,500 \$7,000	\$0	\$10	✓ \$100	√ 40%	√ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$3,500 \$7,000	\$0	\$10	✓ \$100	√ 40%	√ 50%	•	
UHC Silver Standard (No Referrals)	Same As Medical	\$0	\$20	\$40	√ \$80	✓ \$350		
UHC Gold Value (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Same As Medical	\$0	\$1	√ \$50	√ 40%	√ 50%		
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical	\$0	\$1	√ \$50	√ 40%	√ 50%	•	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	\$500 \$1,000	\$0	\$1	\$50	√ 45%	√ 50%		
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	\$500 \$1,000	\$0	\$1	\$50	√ 45%	√ 50%	•	
UHC Gold Standard (No Referrals)	Same As Medical	\$0	\$15	\$30	\$60	\$250		

