

# North Carolina 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
<b>UHC Bronze Value</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Bronze	\$7,000	\$14,000	\$9,200	\$18,400	\$40	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
<b>UHC Bronze Value+</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Bronze	\$7,000	\$14,000	\$9,200	\$18,400	\$40	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
<b>UHC Bronze Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$50	\$70	\$110	\$0	\$3,000 (3-day max)	\$330	\$20
<b>UHC Bronze Standard</b> (No Referrals)	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
<b>UHC Silver Value</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Silver	\$3,400	\$6,800	\$9,200	\$18,400	\$40	\$40	\$100	\$0	✓ 40%	✓ 40%	\$15
<b>UHC Silver Value+</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$3,400	\$6,800	\$9,200	\$18,400	\$40	\$40	\$100	\$0	✓ 40%	✓ 40%	\$15
<b>UHC Silver Advantage</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$20	\$40	✓ \$100	\$0	✓ 30%	✓ \$375	✓ \$15
<b>UHC Silver Advantage+</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$20	\$40	✓ \$100	\$0	✓ 30%	✓ \$375	✓ \$15
<b>UHC Silver Standard</b> (No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$750	\$1,500	\$9,200	\$18,400	\$15	\$20	\$50	\$0	✓ 20%	\$200	\$10
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$750	\$1,500	\$9,200	\$18,400	\$15	\$20	\$50	\$0	✓ 20%	\$200	\$10
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$9,200	\$18,400	\$15	\$20	\$60	\$0	\$2,000 (3-day max)	\$300	\$10
<b>UHC Gold Standard</b> (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%

Check (✓) indicates that this benefit is subject to the annual deductible.



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

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

