

# Nebraska PY25 Individual Exchange Plan Designs

| Plan Name   | Metal Level | Annual Deductible<br>(Individual/Family) |          | MOOP<br>(Individual/Family) |          | PCP Visit | Mental Health<br>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 | \$15      | ✓ 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<br>(3-day max)  | \$600              | \$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      | \$50                          | \$150            | \$0                 | \$3,000<br>(3-day max)  | \$600              | \$20              |
| 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 Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)   | Silver      | \$3,500                                  | \$7,000  | \$9,200                     | \$18,400 | \$30      | \$65                          | \$75             | \$0                 | ✓ 40%                   | ✓ 40%              | \$15              |
| UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)                       | Silver      | \$3,500                                  | \$7,000  | \$9,200                     | \$18,400 | \$30      | \$65                          | \$75             | \$0                 | ✓ 40%                   | ✓ 40%              | \$15              |
| UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)                                | Silver      | \$0                                      | \$0      | \$9,200                     | \$18,400 | \$30      | \$30                          | \$100            | \$0                 | \$2,500<br>(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 | \$30      | \$30                          | \$100            | \$0                 | \$2,500<br>(3-day max)  | \$375              | \$20              |
| UHC Gold Standard (No Referrals)  | Gold        | \$1,500                                  | \$3,000  | \$7,800                     | \$15,600 | \$30      | \$30                          | \$60             | \$45                | ✓ 25%                   | ✓ 25%              | ✓ 25%             |
| UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)   | Gold        | \$1,850                                  | \$3,700  | \$8,500                     | \$17,000 | \$15      | ✓ 20%                         | ✓ 20%            | \$0                 | ✓ 20%                   | ✓ 20%              | \$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 | \$25      | \$30                          | \$45             | \$0                 | \$2,000<br>(3-day max)  | \$300              | \$10              |
| UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | Gold        | \$0                                      | \$0      | \$7,000                     | \$14,000 | \$25      | \$30                          | \$45             | \$0                 | \$2,000<br>(3-day max)  | \$300              | \$10              |

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



# Nebraska PY25 Individual Exchange Plan Designs

| Plan Name   | Rx Deductible<br>(Individual/Family) |         | Tier 1 | Tier 2 | Tier 3 | Tier 4  | Tier 5  | Tier 6<br>(NM Only) | Dental &<br>Vision | HSA |
|---|--------------------------------------|---------|--------|--------|--------|---------|---------|---------------------|--------------------|-----|
| UHC Bronze Standard (No Referrals)  | Same As Medical                      |         | \$0    | \$25   | ✓ \$50 | ✓ \$100 | ✓ \$500 | N/A                 |                    |     |
| UHC Bronze Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)   | Same As Medical                      |         | \$0    | \$3    | ✓ \$50 | ✓ 40%   | ✓ 50%   | N/A                 |                    |     |
| UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)                                | \$4,500                              | \$9,000 | \$0    | \$20   | ✓ 45%  | ✓ 45%   | ✓ 50%   | N/A                 |                    |     |
| UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)              | \$4,500                              | \$9,000 | \$0    | \$20   | ✓ 45%  | ✓ 45%   | ✓ 50%   | N/A                 | ●                  |     |
| UHC Silver Standard (No Referrals)  | Same As Medical                      |         | \$0    | \$20   | \$40   | ✓ \$80  | ✓ \$350 | N/A                 |                    |     |
| UHC Silver Standard+ (Dental + Vision, No Referrals)  | Same As Medical                      |         | \$0    | \$20   | \$40   | ✓ \$80  | ✓ \$350 | N/A                 | ●                  |     |
| UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)   | Same As Medical                      |         | \$0    | \$3    | ✓ \$30 | ✓ 40%   | ✓ 50%   | N/A                 |                    |     |
| UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)                       | Same As Medical                      |         | \$0    | \$3    | ✓ \$30 | ✓ 40%   | ✓ 50%   | N/A                 | ●                  |     |
| UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)                                | \$2,500                              | \$5,000 | \$0    | \$15   | ✓ \$75 | ✓ 40%   | ✓ 50%   | N/A                 |                    |     |
| UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)              | \$2,500                              | \$5,000 | \$0    | \$15   | ✓ \$75 | ✓ 40%   | ✓ 50%   | N/A                 | ●                  |     |
| UHC Gold Standard (No Referrals)  | Same As Medical                      |         | \$0    | \$15   | \$30   | \$60    | \$250   | N/A                 |                    |     |
| UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)   | Same As Medical                      |         | \$0    | \$5    | \$15   | ✓ 40%   | ✓ 50%   | N/A                 |                    |     |
| UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)                   | \$500                                | \$1,000 | \$0    | \$3    | \$30   | ✓ 45%   | ✓ 50%   | N/A                 |                    |     |
| UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals) | \$500                                | \$1,000 | \$0    | \$3    | \$30   | ✓ 45%   | ✓ 50%   | N/A                 | ●                  |     |

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

