

New Jersey PY25 Individual Exchange Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		MOOP (Individual/Family)		PCP Visit	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Value HSA (No Referrals)	Bronze	\$5,000	\$10,000	\$8,050	\$16,100	✓ \$50	✓ 30%	✓ 30%	✓ \$50	✓ 30%	✓ 30%	✓ 30%
UHC Bronze Value (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$3,000	\$6,000	\$9,200	\$18,400	\$50	✓ \$75	✓ \$75	\$0	✓ 50%	✓ 50%	✓ 50%
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Silver	\$2,100	\$4,200	\$8,500	\$17,000	✓ 40%	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	✓ 40%
UHC Silver Advantage (\$0 Virtual Urgent Care, No Referrals)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$20	\$75	\$75	\$0	✓ 40%	✓ 40%	✓ \$25
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$1,200	\$2,400	\$8,000	\$16,000	\$10	\$50	\$50	\$0	✓ 20%	✓ 20%	\$15
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$1,500	\$3,000	\$6,500	\$13,000	\$5	\$50	\$50	\$0	✓ 20%	✓ 20%	\$15

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



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Plan Name	Rx Deductible (Individual/Family)	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Dental & Vision	HSA
UHC Bronze Value HSA (No Referrals)	Same As Medical	\$0	✓ \$5	✓ 30%	✓ 40%	✓ 50%		●
UHC Bronze Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical	\$0	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical	\$0	\$15	✓ 30%	✓ 35%	✓ 40%		
UHC Silver Advantage (\$0 Virtual Urgent Care, No Referrals)	Same As Medical	\$0	\$10	✓ 40%	✓ 45%	✓ 50%		
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical	\$0	\$5	✓ 15%	✓ 20%	✓ 25%		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical	\$0	\$5	✓ 15%	✓ 20%	✓ 25%		

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