

New Mexico 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 Clear Cost Silver On Exchange	Silver	\$4,800	\$9,600	\$8,400	\$16,800	\$50	0%	\$100	\$100	✓ \$300	\$300	\$100
UHC Silver Value On Exchange	Silver	\$4,750	\$9,500	\$9,200	\$18,400	\$45	0%	\$90	0%	✓ 40%	✓ 40%	\$15
UHC Silver Advantage On Exchange	Silver	\$4,250	\$8,500	\$9,200	\$18,400	\$60	0%	\$120	0%	✓ 30%	✓ 30%	\$10
UHC Clear Cost Gold On Exchange	Gold	\$3,000	\$6,000	\$5,300	\$10,600	\$20	0%	\$60	\$60	✓ \$150	\$125	\$60
UHC Gold Value On Exchange	Gold	\$2,000	\$4,000	\$9,000	\$18,000	\$25	0%	\$50	0%	✓ 20%	✓ 20%	\$25
UHC Gold Advantage On Exchange	Gold	\$950	\$1,900	\$6,800	\$13,600	\$20	0%	\$50	0%	✓ 20%	✓ 20%	\$10

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



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Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Preferred Generic	Tier 3 Preferred Brand	Tier 4 Preferred Specialty	Tier 5 Non-Preferred Brand	Tier 6 Non-Preferred Specialty	Adult Dental & Vision	HSA
UHC Clear Cost Silver On Exchange	Same as Medical	\$0	\$35	\$50	\$100	✓ \$250	\$250		
UHC Silver Value On Exchange	Same as Medical	\$0	\$3	✓ \$55	✓ 40%	✓ 40%	✓ 50%		
UHC Silver Advantage On Exchange	Same as Medical	\$0	\$1	✓ \$60	✓ 40%	✓ 40%	✓ 50%		
UHC Clear Cost Gold On Exchange	Same as Medical	\$0	\$20	\$30	\$75	✓ \$100	\$190		
UHC Gold Value On Exchange	Same as Medical	\$0	\$3	\$50	✓ 35%	✓ 35%	✓ 50%		
UHC Gold Advantage On Exchange	Same as Medical	\$0	\$1	\$30	✓ 30%	✓ 30%	✓ 40%		

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

