

# Texas 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 Bronze Standard	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) (Off-Exchange Only)	Bronze	\$9,200	\$18,400	\$9,200	\$18,400	✓ 0%	✓ 0%	✓ 0%	\$0	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Bronze	\$8,250	\$16,500	\$9,200	\$18,400	\$25	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Bronze Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Bronze	\$8,250	\$16,500	\$9,200	\$18,400	\$25	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Bronze-X Value HSA (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,050	\$16,100	✓ \$50	✓ 30%	✓ 30%	✓ \$75	✓ 30%	✓ 30%	✓ 30%
UHC Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$40	\$150	\$0	\$3,000 (3-day max)	\$375	\$25
UHC Kelsey-Seybold Bronze Copay Focus	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$40	\$150	N/A	\$3,000 (3-day max)	\$375	\$25
UHC Silver Standard*	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)*	Silver	\$3,000	\$6,000	\$9,200	\$18,400	\$15	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Silver	\$3,000	\$6,000	\$9,200	\$18,400	\$15	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Silver-X Value HSA (Off-Exchange Only)	Silver	\$5,750	\$11,500	\$5,750	\$11,500	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) *	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$15	\$15	\$100	\$0	✓ 30%	✓ \$375	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Silver	\$2,500	\$5,000	\$9,200	\$18,400	\$15	\$15	\$100	\$0	✓ 30%	✓ \$375	✓ \$15
UHC Kelsey-Seybold Silver Copay Focus	Silver	\$0	\$0	\$9,200	\$18,400	\$15	\$30	\$75	N/A	\$2,700 (3-day max)	\$375	\$10
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$0	\$0	\$9,200	\$18,400	\$25	\$25	\$100	\$0	\$3,000 (3-day max)	\$375	\$20
UHC Gold Standard	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Standard \$0 Indiv Ded (\$0 Virtual Urgent Care)*	Gold	\$0	\$0	\$9,100	\$18,200	\$15	\$15	\$60	\$0	50%	50%	\$20
UHC Gold-X Value HSA (Off-Exchange Only)	Gold	\$3,300	\$6,600	\$4,000	\$8,000	✓ 0%	✓ 20%	✓ 20%	✓ \$30	✓ 20%	✓ 20%	✓ 20%
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$500	\$1,000	\$7,000	\$14,000	\$5	\$5	\$75	\$0	✓ 35%	✓ \$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Gold	\$500	\$1,000	\$7,000	\$14,000	\$5	\$5	\$75	\$0	✓ 35%	✓ \$300	\$10
UHC Kelsey-Seybold Gold Copay Focus (\$5 Tier 2 Rx)	Gold	\$0	\$0	\$7,000	\$14,000	\$10	\$20	\$40	N/A	\$2,000 (3-day max)	\$300	\$5

Check (✓) indicates that this benefit is subject to the annual deductible.  
Star (\*) indicates plan has an almost identical off-exchange variant (including an additional \$5 or 5% ambulance POD)



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# Texas 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 Standard	Same as Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) (Off-Exchange Only)	Same as Medical		\$0	\$3	✓ 0%	✓ 0%	✓ 0%		
UHC Bronze Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same as Medical		\$0	\$3	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical		\$0	\$3	✓ 40%	✓ 45%	✓ 50%	●	
UHC Bronze-X Value HSA (Off-Exchange Only)	Same as Medical		\$0	\$5	✓ 30%	✓ 45%	✓ 50%		●
UHC Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$4,500	\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Kelsey-Seybold Bronze Copay Focus	\$4,500	\$9,000	\$0	\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Standard*	Same as Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)*	Same as Medical		\$0	\$3	✓ \$100	✓ 45%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical		\$0	\$3	✓ \$100	✓ 45%	✓ 50%	●	
UHC Silver-X Value HSA (Off-Exchange Only)	Same as Medical		\$0	✓ 0%	✓ 0%	✓ 0%	✓ 0%		●
UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) *	Same as Medical		\$0	\$3	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical		\$0	\$3	✓ \$85	✓ 40%	✓ 50%	●	
UHC Kelsey-Seybold Silver Copay Focus	\$3,500	\$7,000	\$0	\$13	✓ \$100	✓ 40%	✓ 50%		
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	\$3,500	\$7,000	\$0	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Gold Standard	Same as Medical		\$0	\$15	\$30	\$60	\$250		
UHC Gold Standard \$0 Indiv Ded (\$0 Virtual Urgent Care)*	Same as Medical		\$0	\$10	30%	35%	40%		
UHC Gold-X Value HSA (Off-Exchange Only)	Same as Medical		\$0	\$3	✓ 25%	✓ 30%	✓ 45%		●
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same as Medical		\$0	\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical		\$0	\$3	\$50	✓ 30%	✓ 40%	●	
UHC Kelsey-Seybold Gold Copay Focus (\$5 Tier 2 Rx)	\$500	\$1,000	\$0	\$5	\$50	✓ 40%	✓ 45%		



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