

Virginia 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 Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value	Bronze	\$6,750	\$13,500	\$9,200	\$18,400	\$35	\$35	\$100	\$0	✓ 40%	✓ 40%	\$40
UHC Bronze Value+ (Dental + Vision)	Bronze	\$6,750	\$13,500	\$9,200	\$18,400	\$35	\$35	\$100	\$0	✓ 40%	✓ 40%	\$40
UHC Bronze Copay Focus	Bronze	\$0	\$0	\$9,200	\$18,400	\$60	\$60	\$125	\$0	\$3,000 (3-day max)	\$375	\$30
UHC Silver Standard (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	\$4,700	\$9,400	\$8,500	\$17,000	\$30	\$30	\$75	\$0	✓ 50%	✓ 50%	\$30
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$4,700	\$9,400	\$8,500	\$17,000	\$30	\$30	\$75	\$0	✓ 50%	✓ 50%	\$30
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$35	\$35	\$85	\$0	\$2,750 (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 Advantage	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$5	\$5	\$50	\$0	✓ 20%	\$300	\$10
UHC Gold Advantage+ (Dental + Vision)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$5	\$5	\$50	\$0	✓ 20%	\$300	\$10
UHC Gold Copay Focus	Gold	\$0	\$0	\$7,000	\$14,000	\$15	\$15	\$35	\$0	\$2,500 (3-day max)	\$300	\$10

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 Standard (No Referrals)	Same As Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Bronze Value	Same As Medical		\$0	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Value+ (Dental + Vision)	Same As Medical		\$0	\$25	✓ 40%	✓ 45%	✓ 50%	●	
UHC Bronze Copay Focus	\$4,400	\$8,800	\$0	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Standard (No Referrals)	Same As Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same As Medical		\$0	\$5	✓ \$85	✓ 45%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$0	\$5	✓ \$85	✓ 45%	✓ 50%	●	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$0	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical		\$0	\$15	\$30	\$60	\$250		
UHC Gold Advantage	Same As Medical		\$0	\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision)	Same As Medical		\$0	\$1	\$50	✓ 30%	✓ 40%	●	
UHC Gold Copay Focus	\$500	\$1,000	\$0	\$5	\$50	✓ 45%	✓ 50%		

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

