

Arizona PY26 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)	Office Based Labs
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$130	0%	\$3,000 (3-day max)	\$700	\$35
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$130	0%	\$3,000 (3-day max)	\$700	\$35
UHC Bronze Essential (\$0 Virtual Urgent Care)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Standard	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (Dental + Vision)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze-X Essential \$9,300 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Bronze	\$9,300	\$18,600	\$9,300	\$18,600	\$65	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Value HSA (Off-Exchange Only)	Bronze	\$8,300	\$16,600	\$8,300	\$16,600	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Silver	\$4,500	\$9,000	\$10,150	\$20,300	\$12	\$18	\$80	0%	\$1,500 (3-day max)	\$700	\$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Silver	\$4,500	\$9,000	\$10,150	\$20,300	\$12	\$18	\$80	0%	\$1,500 (3-day max)	\$700	\$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Silver	\$0	\$0	\$10,600	\$21,200	\$30	\$30	\$70	0%	\$2,500 (3-day max)	\$550	\$25
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	Silver	\$0	\$0	\$10,600	\$21,200	\$30	\$30	\$70	0%	\$2,500 (3-day max)	\$550	\$25
UHC Silver Standard	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Silver	\$4,500	\$9,000	\$10,150	\$20,300	\$12	\$18	\$80	0%	\$1,500 (3-day max)	✓ \$700	\$25
UHC Silver-X Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision) (Off-Exchange Only)	Silver	\$4,500	\$9,000	\$10,150	\$20,300	\$12	\$18	\$80	0%	\$1,500 (3-day max)	✓ \$700	\$25



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UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$0	\$0	\$10,600	\$21,200	\$30	\$30	\$70	0%	\$2,500 (3-day max)	\$550	\$25
UHC Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision) (Off-Exchange Only)	Silver	\$0	\$0	\$10,600	\$21,200	\$30	\$30	\$70	0%	\$2,500 (3-day max)	\$550	\$25
UHC Silver-X Standard (Off-Exchange Only)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Value HSA (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$7,500	\$15,000	✓ 0%	✓ 30%	✓ 30%	✓ \$50	✓ 30%	✓ 30%	✓ 30%
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$1,250	\$2,500	\$8,000	\$16,000	\$10	\$15	\$60	0%	\$1,500 (3-day max)	✓ \$200	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Gold	\$1,250	\$2,500	\$8,000	\$16,000	\$10	\$15	\$60	0%	\$1,500 (3-day max)	✓ \$200	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$0	\$0	\$7,800	\$15,600	\$15	\$30	\$50	\$0	\$2000 (3-day max)	\$350	\$10
UHC Gold Standard	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold-X Value HSA (Off-Exchange Only)	Gold	\$3,400	\$6,800	\$3,400	\$6,800	✓ 0%	✓ 20%	✓ 20%	✓ 0%	✓ 20%	✓ 20%	✓ 20%



Arizona PY26 Individual Exchange Plan Designs

Plan Name	Rx Deductible (Individual/Family)		Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non- Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$4,500	\$9,000	\$25	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	\$4,500	\$9,000	\$25	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Essential (\$0 Virtual Urgent Care)	Same As Medical		✓ \$0	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Standard	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Bronze Standard+ (Dental + Vision)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500	•	•
UHC Bronze-X Essential \$9,300 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same As Medical		\$30	✓ 0%	✓ 0%	✓ 0%		
UHC Bronze-X Value HSA (Off-Exchange Only)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$2,250	\$4,500	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	\$2,250	\$4,500	\$10	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Standard	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision) (Off-Exchange Only)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%	•	



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UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	\$2,250	\$4,500	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision) (Off-Exchange Only)	\$2,250	\$4,500	\$10	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver-X Standard (Off-Exchange Only)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value HSA (Off-Exchange Only)	Same As Medical		✓ \$5	✓ 35%	✓ 45%	✓ 50%		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same As Medical		\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same As Medical		\$3	\$50	✓ 30%	✓ 40%		
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same As Medical		\$3	\$50	✓ 30%	✓ 40%	•	
UHC Gold Standard	\$250	\$500	\$3	\$50	✓ 45%	✓ 50%		
UHC Gold-X Value HSA (Off-Exchange Only)	Same As Medical		\$15	\$30	\$60	\$250		

