

North Carolina PY26 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)	Office Based Labs
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$55	\$55	\$115	0%	\$3,000 (Day-3 max)	\$500	\$25
UHC Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ Dental + Vision (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Silver	\$2,500	\$5,000	\$10,150	\$20,300	\$30	\$30	\$100	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Advantage + (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$2,500	\$5,000	\$10,150	\$20,300	\$30	\$30	\$100	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Silver	\$3,550	\$7,100	\$10,000	\$20,000	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value + (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$3,550	\$7,100	\$10,000	\$20,000	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$15
UHC Silver-X Advantage \$2,500 Indiv Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) (Off-Exchange Only)	Silver	\$2,500	\$5,000	\$10,150	\$20,300	\$30	\$30	\$100	0%	✓ 30%	✓ \$375	✓ \$15
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 \$6,000 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$3,550	\$7,100	\$10,000	\$20,000	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$15



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UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$750	\$1,500	\$9,200	\$18,400	\$15	\$15	\$50	0%	✓ 20%	✓ \$300	\$10
UHC Gold Advantage + (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$750	\$1,500	\$9,200	\$18,400	\$15	\$15	\$50	0%	✓ 20%	✓ \$300	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Gold	\$0	\$0	\$10,600	\$21,200	\$20	\$20	\$60	0%	\$2,000 (Day-3 max)	\$200	\$10
UHC Gold Standard (No Referrals)	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%



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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, No Referrals)	\$4,500	\$9,000	\$20	✓	40%	✓	45%	✓	50%	•
UHC Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓	0%	✓	0%	✓	0%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓	\$50	✓	\$100	✓	\$500	•
UHC Bronze Standard+ Dental + Vision (No Referrals)	Same As Medical		\$25	✓	\$50	✓	\$100	✓	\$500	• •
UHC Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same As Medical		\$3	✓	\$50	✓	40%	✓	50%	
UHC Silver Advantage + (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$3	✓	\$50	✓	40%	✓	50%	•
UHC Silver Standard (No Referrals)	Same As Medical		\$20		\$40	✓	\$80	✓	\$350	
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$5	✓	\$100	✓	40%	✓	50%	
UHC Silver Value + (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$5	✓	\$100	✓	40%	✓	50%	•
UHC Silver-X Advantage \$2,500 Indiv Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		\$3	✓	\$50	✓	40%	✓	50%	
UHC Silver-X Standard (Off-Exchange Only)	Same As Medical		\$20		\$40	✓	\$80	✓	\$350	
UHC Silver-X Value \$6,000 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same As Medical		\$5	✓	\$100	✓	40%	✓	50%	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Same As Medical		\$1		\$30	✓	30%	✓	40%	
UHC Gold Advantage + (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$1		\$30	✓	30%	✓	40%	•
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$500	\$1,000	\$5		\$50	✓	40%	✓	50%	
UHC Gold Standard (No Referrals)	Same As Medical		\$15		\$30		\$60		\$250	

