

# Tennessee 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 (Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$25	\$40	\$100	0%	\$3,000 (Day-3 max)	\$500	\$20
UHC Bronze Copay Focus + (Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$25	\$40	\$100	0%	\$3,000 (Day-3 max)	\$500	\$20
UHC Bronze Essential (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 Base Off Silver-X Advantage (Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$20	\$20	\$75	0%	✓ 30%	✓ \$450	✓ \$15
UHC Base Off Silver-X Copay Focus (Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Silver	\$0	\$0	\$10,150	\$20,300	\$15		\$100	0%	\$2,500 (Day-3 max)	\$450	\$20
UHC Base Off Silver-X Standard (No Referrals) (Off-Exchange Only)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40		\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Advantage (Virtual Urgent Care, No Referrals)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$20	\$20	\$75	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$20	\$20	\$75	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Copay Focus (Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$15	\$30	\$100	0%	\$2,500 (Day-3 max)	\$450	✓ \$20
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%



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UHC Gold Advantage (Virtual Urgent Care, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	\$10	\$60	0%	✓ 25%		✓ \$300		\$10
UHC Gold Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	\$10	\$60	0%	✓ 25%		✓ \$300		\$10
UHC Gold Copay Focus (Virtual Urgent Care, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$10	\$10	\$70	0%	\$2,000 (Day-3 max)		\$300		\$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 (Virtual Urgent Care, No Referrals)	\$4,000	\$8,000	\$25	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Copay Focus + (Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,000	\$8,000	\$25	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Essential (No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Base Off Silver-X Advantage (Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Base Off Silver-X Copay Focus (Virtual Urgent Care, No Referrals) (Off-Exchange Only)	\$2,500	\$5,000	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Base Off Silver-X Standard (No Referrals) (Off-Exchange Only)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Advantage (Virtual Urgent Care, No Referrals)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Copay Focus (Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Gold Advantage (Virtual Urgent Care, No Referrals)	Same As Medical		\$3	\$40	✓ 30%	✓ 40%		
UHC Gold Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$3	\$40	✓ 30%	✓ 40%	•	
UHC Gold Copay Focus (Virtual Urgent Care, No Referrals)	\$500	\$1,000	\$3	\$50	✓ 45%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		

