

# Texas 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)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100	0%	\$3,000 (Day-3 max)	\$450	\$40
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 (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Bronze	\$9,550	\$19,100	\$9,550	\$19,100	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care) (Off-Exchange Only)	Bronze	\$7,500	\$15,000	\$8,500	\$17,000	✓ \$50	✓ 30%	✓ 30%	✓ 0%	✓ 30%	✓ 30%	✓ 30%
UHC Kelsey-Seybold Bronze Copay Focus \$0 Indiv Med Ded	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100		\$3,000 (Day-3 max)	\$450	\$40
UHC Kelsey-Seybold Bronze Copay Focus+ \$0 Indiv Med Ded (Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$100		\$3,000 (Day-3 max)	\$450	\$40
UHC Sanitas Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Silver	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000 (Day-3 max)	\$450	\$40
UHC Sanitas Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$100	0%	\$3,000 (Day-3 max)	\$450	\$40
UHC Sanitas Bronze Standard	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%



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UHC Kelsey-Seybold Silver Copay Focus \$0 Indiv Med Ded	Silver	\$0	\$0	\$9,200	\$18,400	\$25	\$25	\$75		\$2,700 (Day-3 max)	\$550	\$30
UHC Kelsey-Seybold Silver Copay Focus+ \$0 Indiv Med Ded (Dental + Vision)	Silver	\$0	\$0	\$9,200	\$18,400	\$25	\$25	\$75		\$2,700 (Day-3 max)	\$550	\$30
UHC Sanitas Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Silver	\$0	\$0	\$9,200	\$18,400	\$20	\$20	\$75	0%	\$2,700 (Day-3 max)	\$550	\$30
UHC Sanitas Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	Silver	\$0	\$0	\$9,200	\$18,400	\$20	\$20	\$75	0%	\$2,700 (Day-3 max)	\$550	\$30
UHC Sanitas Silver Standard	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Sanitas Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Silver	\$2,950	\$5,900	\$7,500	\$15,000	\$20	✓ 40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$9,200	\$18,400	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
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	\$75	0%	\$2,700 (Day-3 max)	\$550	\$30
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 (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Silver	\$3,000	\$6,000	\$8,950	\$17,900	\$20	✓ 40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Silver-X Value HSA (Off-Exchange Only)	Silver	\$6,000	\$12,000	\$6,000	\$12,000	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx)	Silver	\$3,500	\$7,000	\$9,200	\$18,400	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision)	Silver	\$3,500	\$7,000	\$9,200	\$18,400	\$15	\$15	\$100	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Standard	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Silver	\$3,000	\$6,000	\$8,950	\$17,900	\$20	✓ 40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30
UHC Silver Value+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Silver	\$3,000	\$6,000	\$8,950	\$17,900	\$20	✓ 40%	✓ 40%	0%	✓ 50%	✓ 40%	\$30



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<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Gold	\$1,000	\$2,000	\$7,500	\$15,000	\$15	\$15	\$60	0%	✓ 35%	✓ \$400	\$10
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Gold	\$1,000	\$2,000	\$7,500	\$15,000	\$15	\$15	\$60	0%	✓ 35%	✓ \$400	\$10
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Gold	\$0	\$0	\$7,800	\$15,600	\$10	\$15	\$40	0%	\$2,000 (Day-3 max)	\$450	\$20
<b>UHC Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Gold	\$0	\$0	\$7,800	\$15,600	\$10	\$15	\$40	0%	\$2,000 (Day-3 max)	\$450	\$20
<b>UHC Gold Standard</b>	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
<b>UHC Gold-X Standard \$0 Indiv Ded</b> (\$0 Virtual Urgent Care) <b>(Off-Exchange Only)</b>	Gold	\$0	\$0	\$9,100	\$18,200	\$15	\$15	\$60	0%	50%	50%	\$30
<b>UHC Gold-X Value HSA</b> <b>(Off-Exchange Only)</b>	Gold	\$3,400	\$6,800	\$4,400	\$8,800	✓ 0%	✓ 20%	✓ 20%	✓ 0%	✓ 20%	✓ 20%	✓ 20%
<b>UHC Kelsey-Seybold Gold Copay Focus \$0 Indiv Med Ded</b> (\$8 Tier 2 Rx)	Gold	\$0	\$0	\$7,800	\$15,600	\$15	\$15	\$40		\$2,000 (Day-3 max)	\$450	\$20
<b>UHC Kelsey-Seybold Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$8 Tier 2 Rx, Dental + Vision)	Gold	\$0	\$0	\$7,800	\$15,600	\$15	\$15	\$40		\$2,000 (Day-3 max)	\$450	\$20
<b>UHC Sanitas Gold Advantage</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Gold	\$1,000	\$2,000	\$5,500	\$11,000	\$15	\$15	\$60	0%	✓ 35%	✓ \$400	\$10
<b>UHC Sanitas Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Gold	\$0	\$0	\$7,800	\$15,600	\$10	\$10	\$40	0%	\$2,000 (Day-3 max)	\$450	\$20
<b>UHC Sanitas Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Gold	\$0	\$0	\$7,800	\$15,600	\$10	\$10	\$40	0%	\$2,000 (Day-3 max)	\$450	\$20
<b>UHC Sanitas Gold Standard</b>	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
<b>UHC Sanitas Gold-X Standard \$0 Indiv Ded</b> (\$0 Virtual Urgent Care) <b>(Off-Exchange Only)</b>	Gold	\$0	\$0	\$9,100	\$18,200	\$15	\$15	\$60	0%	50%	50%	\$30



# Texas PY26 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)	\$5,500	\$11,000	\$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 (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		\$8	✓ 0%	✓ 0%	✓ 0%		
UHC Bronze-X Value HSA (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same As Medical		✓ \$5	✓ 30%	✓ 45%	✓ 50%		•
UHC Kelsey-Seybold Bronze Copay Focus \$0 Indiv Med Ded	\$5,500	\$11,000	\$25	✓ 40%	✓ 45%	✓ 50%		•
UHC Kelsey-Seybold Bronze Copay Focus+ \$0 Indiv Med Ded (Dental + Vision)	\$5,500	\$11,000	\$25	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Sanitas Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$5,500	\$11,000	\$25	✓ 40%	✓ 45%	✓ 50%		•
UHC Sanitas Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	\$5,500	\$11,000	\$25	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Sanitas Bronze Standard	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•



# Texas PY26 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 Kelsey-Seybold Silver Copay Focus \$0 Indiv Med Ded	\$3,500	\$7,000	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Kelsey-Seybold Silver Copay Focus+ \$0 Indiv Med Ded (Dental + Vision)	\$3,500	\$7,000	\$15	✓ \$100	✓ 40%	✓ 50%	•	
UHC Sanitas Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$3,500	\$7,000	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Sanitas Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	\$3,500	\$7,000	\$15	✓ \$100	✓ 40%	✓ 50%	•	
UHC Sanitas Silver Standard	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Sanitas Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Same As Medical		\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) (Off-Exchange Only)	Same as Medical		\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	\$3,500	\$7,000	\$15	✓ \$100	✓ 40%	✓ 50%		
UHC Silver-X Standard (Off-Exchange Only)	Same as Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Same as Medical		\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Silver-X Value HSA (Off-Exchange Only)	Same as Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx)	Same as Medical		\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision)	Same as Medical		\$5	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Standard	Same as Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Same as Medical		\$8	✓ \$100	✓ 45%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Same as Medical		\$8	✓ \$100	✓ 45%	✓ 50%	•	



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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
<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Same as Medical		\$8	\$50	✓ 30%	✓ 40%		
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	Same as Medical		\$8	\$50	✓ 30%	✓ 40%	•	
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	\$500	\$1,000	\$8	\$50	✓ 40%	✓ 45%		
<b>UHC Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	\$500	\$1,000	\$8	\$50	✓ 40%	✓ 45%	•	
<b>UHC Gold Standard</b>	Same as Medical		\$15	\$30	\$60	\$250		
<b>UHC Gold-X Standard \$0 Indiv Ded</b> (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same as Medical		\$10	30%	35%	40%		
<b>UHC Gold-X Value HSA</b> (Off-Exchange Only)	Same as Medical		✓ \$3	✓ 25%	✓ 30%	✓ 45%		•
<b>UHC Kelsey-Seybold Gold Copay Focus \$0 Indiv Med Ded</b> (\$8 Tier 2 Rx)	\$500	\$1,000	\$8	\$50	✓ 40%	✓ 45%		
<b>UHC Kelsey-Seybold Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$8 Tier 2 Rx, Dental + Vision)	\$500	\$1,000	\$8	\$50	✓ 40%	✓ 45%	•	
<b>UHC Sanitas Gold Advantage</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	Same as Medical		\$8	\$50	✓ 30%	✓ 40%		
<b>UHC Sanitas Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx)	\$500	\$1,000	\$8	\$50	✓ 40%	✓ 45%		
<b>UHC Sanitas Gold Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision)	\$500	\$1,000	\$8	\$50	✓ 40%	✓ 45%	•	
<b>UHC Sanitas Gold Standard</b>	Same as Medical		\$15	\$30	\$60	\$250		
<b>UHC Sanitas Gold-X Standard \$0 Indiv Ded</b> (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same as Medical		\$10	30%	35%	40%		

