

Wyoming 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	\$50	\$50	\$150	0%	\$3,000 (Day-3 max)	\$750	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$150	0%	\$3,000 (Day-3 max)	\$750	\$20
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value HSA (No Referrals)	Bronze	\$7,000	\$14,000	\$8,300	\$16,600	✓ \$30	✓ 40%	✓ 40%	✓ 0%	✓ 40%	✓ 40%	✓ \$20
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Silver	\$4,000	\$8,000	\$10,150	\$20,300	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$20
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$4,000	\$8,000	\$10,150	\$20,300	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$20
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	\$5,400	\$10,800	\$9,850	\$19,700	\$25	\$25	\$80	0%	✓ 25%	✓ 25%	\$20
UHC Silver-X Advantage (\$4,000 Indiv Ded)	Silver	\$4,000	\$8,000	\$10,150	\$20,300	\$20	\$20	\$80	0%	✓ 30%	✓ 30%	\$20
UHC Silver-X Standard (\$6,000 Indiv Ded)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Value (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Silver	\$5,400	\$10,800	\$9,850	\$19,700	\$25	\$25	\$80	0%	✓ 25%	✓ 25%	\$20
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$10	\$10	\$50	0%	✓ 20%	\$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$10	\$10	\$50	0%	✓ 20%	\$300	\$10
UHC Gold Standard (No Referrals)	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$2,000	\$4,000	\$8,600	\$17,200	\$15	\$15	\$40	0%	✓ 25%	✓ 25%	\$20



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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 Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,500	\$9,000	\$20	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Bronze Value HSA (No Referrals)	Same As Medical		✓ \$5	✓ 40%	✓ 45%	✓ 50%		•
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical		\$5	\$75	\$450	\$650		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$5	\$75	\$450	\$650	•	
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$8	\$80	\$500	\$700		
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals) (Off-Exchange Only)	Same As Medical		\$5	\$75	\$450	\$650		
UHC Silver-X Standard (No Referrals) (Off-Exchange Only)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Same As Medical		\$8	\$80	\$500	\$700		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Same As Medical		\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$1	\$50	✓ 30%	✓ 40%	•	
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical		\$5	\$60	\$350	\$625		

