

Alabama 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, No Referrals) | Bronze | \$0 | \$0 | \$10,600 | \$21,200 | \$50 | \$50 | \$100 | 0% | \$3,000 (3-day 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 Bronze Standard + (Dental + Vision, No Referrals) | Bronze | \$7,500 | \$15,000 | \$10,000 | \$20,000 | \$50 | \$50 | \$100 | \$75 | ✓ 50% | ✓ 50% | ✓ 50% |
| UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) | Silver | \$0 | \$0 | \$10,150 | \$20,300 | \$15 | \$20 | \$95 | 0% | \$2,500 (3-day max) | \$375 | \$20 |
| UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals) | Silver | \$0 | \$0 | \$10,150 | \$20,300 | \$15 | \$20 | \$95 | 0% | \$2,500 (3-day max) | \$375 | \$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 | \$3,500 | \$7,000 | \$8,900 | \$17,800 | \$30 | \$30 | \$100 | \$0 | ✓ 40% | ✓ 40% | \$40 |
| UHC Silver Value+ (\$0 Virtual Urgent Care, Dental + Vision, No Referrals) | Silver | \$3,500 | \$7,000 | \$8,900 | \$17,800 | \$30 | \$30 | \$100 | \$0 | ✓ 40% | ✓ 40% | \$40 |
| UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only) | Silver | \$0 | \$0 | \$10,150 | \$20,300 | \$15 | \$20 | \$95 | 0% | \$2,500 (Day-3 max) | \$375 | \$20 |
| 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) (Off-Exchange Only) | Silver | \$3,500 | \$7,000 | \$8,900 | \$17,800 | \$30 | \$30 | \$100 | 0% | ✓ 40% | ✓ 40% | ✓ 40% |



For agent purposes only | © 2026 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.

Check (✓) indicates that this benefit is subject to the annual deductible. Tier 1 Zero Cost Share Preventative Drugs \$0

Alabama 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 Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals) | Gold | \$750 | \$1,500 | \$8,000 | \$16,000 | \$20 | \$20 | \$75 | 0% | ✓ 35% | ✓ \$300 | \$20 |
| UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals) | Gold | \$750 | \$1,500 | \$8,000 | \$16,000 | \$20 | \$20 | \$75 | 0% | ✓ 35% | ✓ \$300 | \$20 |
| UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals) | Gold | \$0 | \$0 | \$7,000 | \$14,000 | \$10 | \$10 | \$60 | 0% | \$2,000 (3-day max) | \$300 | \$10 |
| UHC Gold Standard (No Referrals) | Gold | \$2,000 | \$4,000 | \$8,200 | \$16,400 | \$30 | \$30 | \$60 | \$45 | ✓ 25% | ✓ 25% | ✓ 25% |



Alabama 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, No Referrals) | \$4,500 | \$9,000 | \$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 Bronze Standard + (Dental + Vision, No Referrals) | Same As Medical | | \$25 | ✓ \$50 | ✓ \$100 | ✓ \$500 | • | • |
| UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) | \$3,500 | \$7,000 | \$10 | ✓ \$100 | ✓ 40% | ✓ 50% | | |
| UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals) | \$3,500 | \$7,000 | \$10 | ✓ \$100 | ✓ 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 | | \$15 | ✓ \$100 | ✓ 40% | ✓ 50% | | |
| UHC Silver Value+ (\$0 Virtual Urgent Care, Dental + Vision, No Referrals) | Same As Medical | | \$15 | ✓ \$100 | ✓ 40% | ✓ 50% | • | |
| UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) <i>(Off-Exchange Only)</i> | \$3,500 | \$7,000 | \$10 | ✓ \$100 | ✓ 40% | ✓ 50% | | |
| UHC Silver-X Standard <i>(Off-Exchange Only)</i> | Same As Medical | | \$20 | ✓ \$40 | ✓ \$80 | ✓ \$350 | | |
| UHC Silver-X Value (\$0 Virtual Urgent Care) <i>(Off-Exchange Only)</i> | Same As Medical | | \$15 | ✓ \$100 | ✓ 40% | ✓ 50% | | |



For agent purposes only | © 2026 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.

Check (✓) indicates that this benefit is subject to the annual deductible.
Tier 1 Zero Cost Share Preventative Drugs \$0

Alabama 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 Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals) | Same As Medical | \$5 | \$50 | ✓ 30% | ✓ 40% | | |
| UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals) | Same As Medical | \$5 | \$50 | ✓ 30% | ✓ 40% | • | |
| UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals) | \$500 \$1,000 | \$5 | \$50 | ✓ 45% | ✓ 50% | | |
| UHC Gold Standard (No Referrals) | Same As Medical | \$15 | \$30 | \$60 | \$250 | | |



For agent purposes only | © 2026 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.

Check (✓) indicates that this benefit is subject to the annual deductible.
Tier 1 Zero Cost Share Preventative Drugs \$0