

Florida 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)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$120	0%	\$3,000 (Day-3 max)	\$600	\$30
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$120	0%	\$3,000 (Day-3 max)	\$600	\$30
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 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 Value HSA (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Bronze	\$6,700	\$13,400	\$8,500	\$17,000	✓ \$60	✓ \$60	✓ \$150	✓ 0%	✓ 30%	✓ 50%	✓ 30%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx)	Silver	\$2,700	\$5,400	\$10,350	\$20,700	\$30	\$30	\$85	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision)	Silver	\$2,700	\$5,400	\$10,350	\$20,700	\$30	\$30	\$85	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Standard	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard-	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (Dental + Vision)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx)	Silver	\$4,500	\$9,000	\$9,900	\$19,800	\$35	\$35	\$65	0%	✓ 40%	✓ 40%	\$25
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision)	Silver	\$4,500	\$9,000	\$9,900	\$19,800	\$35	\$35	\$65	0%	✓ 40%	✓ 40%	\$25



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Check (✓) indicates that this benefit is subject to the annual deductible. Tier 1 Zero Cost Share Preventative Drugs \$0 (-) indicates that this plan does not include pediatric dental

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UHC Silver-X Advantage \$2,700 Indiv Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Silver	\$2,700	\$5,400	\$10,350	\$20,700	\$30	\$30	\$85	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Silver	\$0	\$0	\$10,600	\$21,200	\$45	\$45	\$80	0%	\$2,500 (Day-3 max)	\$750	\$30
UHC Silver-X Standard <i>(Off-Exchange Only)</i>	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Silver	\$4,500	\$9,000	\$9,900	\$19,800	\$35	\$35	\$65	0%	✓ 40%	✓ 40%	\$25
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Silver	\$3,400	\$6,800	\$8,100	\$16,200	✓ \$40	✓ \$40	✓ \$50	✓ 0%	✓ 30%	✓ 50%	✓ 30%
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx)	Gold	\$500	\$1,000	\$9,000	\$18,000	\$20	\$20	\$50	0%	✓ 35%	✓ \$150	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision)	Gold	\$500	\$1,000	\$9,000	\$18,000	\$20	\$20	\$50	0%	✓ 35%	✓ \$150	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$0	\$0	\$10,600	\$21,200	\$25	\$25	\$50	0%	\$1,500 (Day-3 max)	\$300	\$15
UHC Gold Standard	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%



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Florida 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)	\$4,500	\$9,000	\$20	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision)	\$4,500	\$9,000	\$20	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Essential (\$0 Virtual Urgent Care)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
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 Value HSA (\$0 Virtual Urgent Care, \$8 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		\$8%	✓ 30%	✓ 45%	✓ 50%		•
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 Standard-	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (Dental + Vision)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350	•	
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx)	Same As Medical		\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision)	Same As Medical		\$5	✓ \$100	✓ 40%	✓ 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
UHC Silver-X Advantage \$2,700 Indiv Ded (\$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, \$8 Tier 2 Rx) (Off-Exchange Only)	\$2,250	\$5,500	\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Standard (Off-Exchange Only)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Silver-X Value HSA (\$0 Virtual Urgent Care, \$5 Tier 2 Rx) (Off-Exchange Only)	Same As Medical		✓ \$5	✓ \$100	✓ 40%	✓ 50%		•
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx)	Same As Medical		\$1	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision)	Same As Medical		\$1	\$50	✓ 30%	✓ 40%	•	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	\$500	\$1,000	\$3	\$50	✓ 40%	✓ 50%		
UHC Gold Standard	Same As Medical		\$15	\$30	\$60	\$250		



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