

Iowa 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	\$40	\$40	\$150	0%	\$3,000 (Day-3 max)	\$700	\$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 (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$8,000	\$16,000	\$10,600	\$21,200	\$30	✓ 40%	✓ 40%	0%	✓ 40%	✓ 40%	\$20
UHC Bronze Value+ (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$8,000	\$16,000	\$10,600	\$21,200	\$30	✓ 40%	✓ 40%	0%	✓ 40%	✓ 40%	\$20
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$30	\$30	\$100	0%	\$2,500 (Day-3 max)	\$600	\$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, \$3 Tier 2 Rx, No Referrals)	Silver	\$3,500	\$7,000	\$10,600	\$21,200	\$45	\$45	\$85	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,600	\$21,200	\$45	\$45	\$85	0%	✓ 40%	✓ 40%	\$15
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$0	\$0	\$10,150	\$20,300	\$30	\$30	\$100	0%	\$2,500 (Day-3 max)	\$600	\$20
UHC Silver-X Standard \$6,000 Indiv Ded (No Referrals) <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 \$3,500 Indiv Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,500	\$7,000	\$10,600	\$21,200	\$45	\$45	\$85	0%	✓ 40%	✓ 40%	\$15



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

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UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Gold	\$1,000	\$2,000	\$8,500	\$17,000	\$10	\$10	\$50	0%	✓ 20%	\$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$1,000	\$2,000	\$8,500	\$17,000	\$10	\$10	\$50	0%	✓ 20%	\$300	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$9,000	\$18,000	\$20	\$20	\$60	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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Iowa 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	\$20	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Bronze Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$10	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Value+ (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$10	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same As Medical		\$3	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$3	✓ \$100	✓ 40%	✓ 50%	•	
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	\$2,500	\$5,000	\$15	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Standard \$6,000 Indiv Ded (No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value \$3,500 Indiv Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical		\$3	✓ \$100	✓ 40%	✓ 50%		
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 Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$3	\$50	✓ 45%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		



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Tier 1 Zero Cost Share Preventative Drugs \$0