

Indiana 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	\$50	\$115	0%	\$3,000 (Day-3 max)	\$600	\$30
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$50	\$115	0%	\$3,000 (Day-3 max)	\$600	\$30
UHC Bronze Essential (\$0 Virtual Urgent Care, 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 Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$35	\$50	\$80	0%	\$3,000 (Day-3 max)	\$600	\$40
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$35	\$50	\$80	0%	\$3,000 (Day-3 max)	\$600	\$40
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (Dental + Vision, 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	\$7,000	\$14,000	\$10,600	\$21,200	\$30	\$30	\$70	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$7,000	\$14,000	\$10,600	\$21,200	\$30	\$30	\$70	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	\$35	\$50	\$80	0%	\$3,000 (Day-3 max)	\$600	\$40
UHC Silver-X Standard (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 (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$7,000	\$14,000	\$10,600	\$21,200	\$30	\$30	\$70	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 Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$7,700	\$15,400	\$20	\$35	\$55	0%	\$1,750 (Day-3 max)	\$400	\$10
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,700	\$15,400	\$20	\$35	\$55	0%	\$1,750 (Day-3 max)	\$400	\$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, \$1 Tier 2 Rx, No Referrals)	Gold	\$2,350	\$4,700	\$8,700	\$17,400	\$10	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$2,350	\$4,700	\$8,700	\$17,400	\$10	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10



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Tier 1 Zero Cost Share Preventative Drugs \$0

Indiana 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 Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,500	\$9,000	\$25	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$20	\$45	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$2,500	\$5,000	\$20	\$45	✓ 40%	✓ 50%	•	
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (Dental + Vision, 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	\$40	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$3	\$40	✓ 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	\$20	\$45	✓ 40%	✓ 50%		
UHC Silver-X Standard (No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical		\$3	\$40	✓ 40%	✓ 50%		
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$3	\$30	✓ 40%	✓ 50%		
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	\$500	\$1,000	\$3	\$30	✓ 40%	✓ 50%	•	
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, No Referrals)	Same As Medical		\$1	\$15	✓ 40%	✓ 50%		
UHC Gold Value+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$1	\$15	✓ 40%	✓ 50%	•	



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