

# Louisiana 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
<b>UHC Bronze Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$60	\$100	0%	\$3,000 (Day-3 max)	\$375	\$20
<b>UHC Bronze Essential</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
<b>UHC Bronze Standard</b> (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
<b>UHC Bronze Standard+</b> (Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
<b>UHC Silver Copay Focus + \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$5	\$50	\$75	0%	\$2,500 (Day-3 max)	\$375	\$20
<b>UHC Silver Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$5	\$50	\$75	0%	\$2,500 (Day-3 max)	\$375	\$20
<b>UHC Silver Standard</b> (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
<b>UHC Silver Value</b> (\$0 Virtual Urgent Care, No Referrals)	Silver	\$4,000	\$8,000	\$10,600	\$21,200	\$20	\$20	\$80	0%	✓ 40%	✓ 40%	\$15
<b>UHC Silver Value +</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$4,000	\$8,000	\$10,600	\$21,200	\$20	\$20	\$80	0%	✓ 40%	✓ 40%	\$15
<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$950	\$1,900	\$9,600	\$19,200	\$10	\$10	\$60	0%	✓ 45%	\$300	\$10
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$950	\$1,900	\$9,600	\$19,200	\$10	\$10	\$60	0%	✓ 45%	\$300	\$10
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$9,250	\$18,500	\$5	\$30	\$50	0%	\$2,000 (Day-3 max)	\$300	\$10
<b>UHC Gold Standard</b> (No Referrals)	Gold	\$2,000	\$4,000	\$8,300	\$16,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%



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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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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
<b>UHC Bronze Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	\$4,500	\$9,000	\$25	✓ 40%	✓ 45%	✓ 50%		•
<b>UHC Bronze Essential</b> (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
<b>UHC Bronze Standard</b> (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$150		•
<b>UHC Bronze Standard+</b> (Dental + Vision, No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$150	•	•
<b>UHC Silver Copay Focus + \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,000	\$8,000	\$10	✓ \$85	✓ 40%	✓ 50%	•	
<b>UHC Silver Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	\$4,000	\$8,000	\$10	✓ \$85	✓ 40%	✓ 50%		
<b>UHC Silver Standard</b> (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$125		
<b>UHC Silver Value</b> (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$10	✓ \$100	✓ 40%	✓ 50%		
<b>UHC Silver Value +</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$10	✓ \$100	✓ 40%	✓ 50%	•	
<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Same As Medical		\$3	\$50	✓ 30%	✓ 40%		
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$3	\$50	✓ 30%	✓ 40%	•	
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$3	\$50	✓ 45%	✓ 50%		
<b>UHC Gold Standard</b> (No Referrals)	Same As Medical		\$15	\$30	\$60	\$100		



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Tier 1 Zero Cost Share Preventative Drugs \$0