

Maryland 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)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$150	0%	\$3,000 (Day-3 max)	\$1000	\$80
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 Value Plan	Bronze	\$10,150	\$20,300	\$10,150	\$20,300	\$35	\$35	\$110	\$75	✓ 0%	✓ 0%	\$55
UHC Bronze-X Essential (\$0 Virtual Urgent Care) (Off-Exchange Only)	Bronze	\$7,000	\$14,000	\$9,900	\$19,800	✓ \$40	✓ \$40	✓ \$75	0%	✓ 50%	✓ 50%	✓ 50%
UHC Bronze-X HSA (Off-Exchange Only)	Bronze	\$6,700	\$13,400	\$8,050	\$16,100	✓ \$50	✓ \$50	✓ \$100	✓ \$75	✓ 30%	✓ 30%	✓ 30%
UHC Silver (\$0 Virtual Urgent Care)	Bronze	\$4,650	\$9,300	\$9,450	\$18,900	\$10	\$10	\$55	0%	✓ 50%	✓ 50%	\$30
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Silver	\$0	\$0	\$9,200	\$18,400	\$5	\$5	\$85	0%	\$1,500 (Day-3 max)	\$500	\$60
UHC Silver Value Plan	Silver	\$4,500	\$9,000	\$8,500	\$17,000	\$35	\$35	\$110	\$75	✓ \$550 Admit	✓ \$150	\$45
UHC Silver-X (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$4,650	\$9,300	\$9,450	\$18,900	\$10	\$10	\$55	0%	✓ 50%	✓ 50%	\$30



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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 Silver-X Copay Focus \$0 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$0	\$0	\$9,200	\$18,400	\$5	\$5	\$85	0%	\$1,500 (Day-3 max)	\$500	\$60
UHC Silver-X HSA (Off-Exchange Only)	Silver	\$5,400	\$10,800	\$5,400	\$10,800	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver-X Value Plan (Off-Exchange Only)	Silver	\$4,500	\$9,000	\$8,500	\$17,000	\$35	\$35	\$110	\$75	✓ \$550 Admit	✓ \$150	\$45
UHC Gold Advantage+ (\$0 Virtual Urgent Care, Dental + Vision)	Gold	\$1,500	\$3,000	\$7,200	\$14,400	\$5	\$5	\$35	0%	✓ 20%	\$350	\$20
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	Gold	\$0	\$0	\$7,300	\$14,600	\$10	\$10	\$45	0%	\$1,200 (Day-3 max)	\$400	\$30
UHC Gold Value Plan	Gold	\$1,000	\$2,000	\$8,500	\$17,000	\$10	\$10	\$35	\$40	✓ \$450 Admit	\$250	\$25
UHC Gold-X HSA (Off-Exchange Only)	Gold	\$3,400	\$6,800	\$4,000	\$8,000	✓ \$20	✓ \$20	✓ \$50	✓ 0%	✓ 20%	✓ 20%	✓ \$20



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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 Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$5,000	\$10,000	\$30	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Essential (\$0 Virtual Urgent Care)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Value Plan	Same As Medical		\$25	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze-X Essential (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same As Medical		\$10	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze-X HSA (Off-Exchange Only)	Same As Medical		✓ \$5	✓ 30%	✓ 40%	✓ 50%		•
UHC Silver (\$0 Virtual Urgent Care)	Same As Medical		\$20	✓ \$100	✓ 45%	✓ 50%		
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$2,500	\$5,000	\$20	✓ \$85	✓ 45%	✓ 50%		
UHC Silver Value Plan	\$750	\$1,500	\$25	✓ \$75	✓ \$80	✓ \$100		
UHC Silver-X (\$0 Virtual Urgent Care) (Off-Exchange Only)	Same As Medical		\$20	✓ \$100	✓ 45%	✓ 50%		
UHC Silver-X Copay Focus \$0 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	\$2,500	\$5,000	\$20	✓ \$85	✓ 45%	✓ 50%		
UHC Silver-X HSA (Off-Exchange Only)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		
UHC Silver-X Value Plan (Off-Exchange Only)	\$750	\$1,500	\$25	✓ \$75	✓ \$80	✓ \$100		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, Dental + Vision)	Same As Medical		\$5	\$50	✓ 45%	✓ 50%	•	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care)	\$500	\$1,000	\$10	\$40	✓ 45%	✓ 50%		
UHC Gold Value Plan	\$150	\$300	\$10	\$30	✓ \$60	✓ \$75		
UHC Gold-X HSA (Off-Exchange Only)	Same As Medical		✓ \$3	✓ 20%	✓ 45%	✓ 50%		•



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Tier 1 Zero Cost Share Preventative Drugs \$0