

# Michigan 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 (No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$135	0%	\$3,000 (Day-3 max)	\$600	\$25
UHC Bronze Essential (No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential+ (Dental + Vision, 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 Advantage (No Referrals)	Silver	\$2,900	\$5,800	\$10,400	\$20,800	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	\$15
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Silver	\$2,900	\$5,800	\$10,400	\$20,800	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	\$15
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (No Referrals)	Silver	\$4,000	\$8,000	\$9,500	\$19,000	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$20
UHC Silver Value+ (Dental + Vision, No Referrals)	Silver	\$4,000	\$8,000	\$9,500	\$19,000	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$20
UHC Silver-X Advantage (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$2,900	\$5,800	\$10,400	\$20,800	\$30	\$30	\$100	0%	✓ 30%	✓ \$500	\$15
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%



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

# Michigan 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 Silver-X Value (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$4,000	\$8,000	\$9,500	\$19,000	\$35	\$35	\$90	0%	✓ 40%	✓ 40%	\$20
UHC Gold Advantage (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$25	\$25	\$60	0%	✓ 30%	✓ \$300	\$10
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$25	\$25	\$60	0%	✓ 30%	✓ \$300	\$10
UHC Gold Copay Focus (No Referrals)	Gold	\$0	\$0	\$8,000	\$16,000	\$20	\$20	\$75	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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Tier 1 Zero Cost Share Preventative Drugs \$0

# Michigan 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 (No Referrals)	\$4,500	\$9,000	\$20	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Essential (No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Essential+ (Dental + Vision, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%	•	•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Silver Advantage (No Referrals)	Same As Medical		\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Same As Medical		\$5	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (No Referrals)	Same As Medical		\$8	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (Dental + Vision, No Referrals)	Same As Medical		\$8	✓ \$100	✓ 40%	✓ 50%	•	
UHC Silver-X Advantage (No Referrals) (Off-Exchange Only)	Same As Medical		\$5	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Standard (No Referrals) (Off-Exchange Only)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value (No Referrals) (Off-Exchange Only)	Same As Medical		\$8	✓ \$100	✓ 40%	✓ 50%		
UHC Gold Advantage (No Referrals)	Same As Medical		\$5	\$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Same As Medical		\$5	\$50	✓ 30%	✓ 40%	•	
UHC Gold Copay Focus (No Referrals)	\$500	\$1,000	\$3	\$30	✓ 45%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		



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