

Mississippi 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	\$50	\$60	\$100	0%	\$3,000 (Day-3 max)	\$500	\$20
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$60	\$100	0%	\$3,000 (Day-3 max)	\$500	\$20
UHC Bronze Essential (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 Bronze Standard+ (Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Silver Advantage (\$0 Virtual Urgent Care, No Referrals)	Silver	\$3,500	\$7,000	\$10,400	\$20,800	\$20	\$20	\$75	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Advantage + (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,400	\$20,800	\$20	\$20	\$75	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$10	\$40	\$100	0%	\$2,500 (Day-3 max)	\$375	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$10	\$40	\$100	0%	\$2,500 (Day-3 max)	\$375	\$20
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Advantage \$3,500 Indiv Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$3,500	\$7,000	\$10,400	\$20,800	\$20	\$20	\$75	0%	✓ 30%	✓ \$375	✓ \$15
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) (Off-Exchange Only)	Silver	\$0	\$0	\$10,150	\$20,300	\$10	\$40	\$100	0%	\$2,500 (Day-3 max)	\$375	\$20
UHC Silver-X Standard (Off-Exchange Only)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%



For agent purposes only | © 2026 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.

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

Mississippi 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 Gold Copay Focus + \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$9,300	\$18,600	\$5	\$40	\$60	0%	\$2,000 (Day-3 max)	\$300	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$9,300	\$18,600	\$5	\$40	\$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%
UHC Gold Value (\$0 Virtual Urgent Care, No Referrals)	Gold	\$2,000	\$4,000	\$9,300	\$18,600	\$10	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10
UHC Gold Value + (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$9,300	\$18,600	\$10	✓ 20%	✓ 20%	0%	✓ 20%	✓ 20%	\$10



For agent purposes only | © 2026 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.

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

Mississippi 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 (No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Bronze Standard+ (Dental + Vision, No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500	•	•
UHC Silver Advantage (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage + (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$3,500	\$7,000	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$3,500	\$7,000	\$10	✓ \$100	✓ 40%	✓ 50%	•	
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Advantage \$3,500 Indiv Ded (\$0 Virtual Urgent Care) <i>(Off-Exchange Only)</i>	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care) <i>(Off-Exchange Only)</i>	\$3,500	\$7,000	\$10	✓ \$100	✓ 40%	✓ 50%		
UHC Silver-X Standard <i>(Off-Exchange Only)</i>	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Gold Copay Focus + \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	\$500	\$1,000	\$5	\$50	✓ 45%	✓ 50%	•	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$5	\$50	✓ 45%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		
UHC Gold Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$3	✓ \$50	✓ 40%	✓ 50%		
UHC Gold Value + (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$3	✓ \$50	✓ 40%	✓ 50%	•	



For agent purposes only | © 2026 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.

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