

New Jersey 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 Value (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$3,000	\$6,000	\$10,600	\$21,200	\$50	✓ \$75	✓ \$75	0%	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Value HSA (No Referrals)	Bronze	\$6,000	\$12,000	\$8,500	\$17,000	✓ \$50	✓ 30%	✓ 30%	✓ 0%	✓ 30%	✓ 30%	✓ 30%
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Silver	\$2,500	\$5,000	\$10,600	\$21,200	\$20	\$75	\$75	0%	✓ 50%	✓ 50%	✓ \$25
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Silver	\$2,300	\$4,600	\$9,000	\$18,000	✓ 40%	✓ 40%	✓ 40%	0%	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals) (Off-Exchange Only)	Silver	\$2,500	\$5,000	\$10,600	\$21,200	\$20	\$75	\$75	0%	✓ 50%	✓ 50%	✓ \$25
UHC Silver-X Value (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Silver	\$2,300	\$4,600	\$9,000	\$18,000	✓ 40%	✓ 40%	✓ 40%	0%	✓ 40%	✓ 40%	✓ 40%
UHC Gold Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Gold	\$1,500	\$3,000	\$7,200	\$14,400	\$5	\$50	\$50	0%	✓ 20%	✓ 20%	\$15
UHC Gold Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Gold	\$1,200	\$2,400	\$8,500	\$17,000	\$10	\$50	\$50	0%	✓ 20%	✓ 20%	\$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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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 Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical	\$25	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Value HSA (No Referrals)	Same As Medical	\$5	✓ 30%	✓ 40%	✓ 50%		•
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Same As Medical	\$8	✓ 40%	✓ 45%	✓ 50%		
UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)	Same As Medical	\$15	✓ 30%	✓ 35%	✓ 40%		
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals) (Off-Exchange Only)	Same As Medical	\$8	✓ 40%	✓ 45%	✓ 50%		
UHC Silver-X Value (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Same As Medical	\$15	✓ 30%	✓ 35%	✓ 40%		
UHC Gold Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Same As Medical	\$8	✓ 15%	✓ 20%	✓ 25%		
UHC Gold Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Same As Medical	\$8	✓ 15%	✓ 20%	✓ 25%		



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Tier 1 Zero Cost Share Preventative Drugs \$0