

New Mexico 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 Clear Cost Silver Off Exchange (Off-Exchange Only)	Silver	\$4,800	\$9,600	\$9,300	\$18,600	\$50	0%	\$100	\$100	✓ \$300 Admit	\$300	\$100
UHC Clear Cost Silver On Exchange	Silver	\$4,800	\$9,600	\$9,300	\$18,600	\$50	0%	\$100	\$100	✓ \$300 Admit	\$300	\$100
UHC Silver Advantage Off Exchange (Off-Exchange Only)	Silver	\$4,250	\$8,500	\$9,200	\$18,400	\$60	0%	\$100	0%	✓ 30%	✓ 30%	\$20
UHC Silver Advantage On Exchange	Silver	\$4,250	\$8,500	\$9,200	\$18,400	\$60	0%	\$100	0%	✓ 30%	✓ 30%	\$20
UHC Silver Value Off Exchange (Off-Exchange Only)	Silver	\$4,750	\$9,500	\$10,000	\$20,000	\$50	0%	\$80	0%	✓ 40%	✓ 40%	\$20
UHC Silver Value On Exchange	Silver	\$4,750	\$9,500	\$10,000	\$20,000	\$50	0%	\$80	0%	✓ 40%	✓ 40%	\$20
UHC Clear Cost Gold On Exchange	Gold	\$3,000	\$6,000	\$6,000	\$12,000	\$20	0%	\$60	\$60	✓ \$150 Admit	\$125	\$60
UHC Gold Advantage On Exchange	Gold	\$1,050	\$2,100	\$8,000	\$16,000	\$20	0%	\$60	0%	✓ 20%	✓ 20%	\$12
UHC Gold Value On Exchange	Gold	\$2,700	\$5,400	\$8,500	\$17,000	\$25	0%	\$50	0%	✓ 25%	✓ 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	Tier 6	Adult Dental & Vision	HSA
UHC Clear Cost Silver Off Exchange (Off-Exchange Only)		\$35	\$50	\$100	✓ \$250	\$250		
UHC Clear Cost Silver On Exchange	Same As Medical	\$35	\$50	\$100	✓ \$250	\$250		
UHC Silver Advantage Off Exchange (Off-Exchange Only)		\$3	✓ \$60	✓ 40%	✓ 40%	✓ 50%		
UHC Silver Advantage On Exchange	Same As Medical	\$3	✓ \$60	✓ 40%	✓ 40%	✓ 50%		
UHC Silver Value Off Exchange (Off-Exchange Only)		\$6	✓ \$55	✓ 40%	✓ 40%	✓ 50%		
UHC Silver Value On Exchange	Same As Medical	\$6	✓ \$55	✓ 40%	✓ 40%	✓ 50%		
UHC Clear Cost Gold On Exchange	Same As Medical	\$20	\$30	\$75	✓ \$100	\$190		
UHC Gold Advantage On Exchange	Same As Medical	\$3	\$40	✓ 30%	✓ 30%	✓ 40%		
UHC Gold Value On Exchange	Same As Medical	\$8	\$60	✓ 35%	✓ 35%	✓ 50%		



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Tier 1 Zero Cost Share Preventative Drugs \$0