

# Washington 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 Essential	Bronze	\$10,150	\$20,300	\$10,150	\$20,300	✓ 0% (Visits 1-2) ✓ 0% (Visits 3+)	✓ 0% (Visits 1-2) ✓ 0% (Visits 3+)	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Value HSA	Bronze	\$6,300	\$12,600	\$8,050	\$16,100	\$50 (Visits 1-2) \$50 (Visits 3+)	✓ \$100 (Visits 1-2) ✓ \$100 (Visits 3+)	✓ \$100	✓ 0%	✓ 30%	✓ 30%	✓ 30%
UnitedHealthcare of Oregon, Inc. Cascade Bronze	Bronze	\$6,000	\$12,000	\$10,150	\$20,300	\$1 (Visits 1-2) \$40 (Visits 3+)	\$1 (Visits 1-2) \$40 (Visits 3+)	\$100	\$40	✓ 40%	✓ 40%	✓ 40%
UHC Silver Copay Focus	Silver	\$0	\$0	\$9,750	\$19,500	\$20 (Visits 1-2) \$20 (Visits 3+)	\$45 (Visits 1-2) \$45 (Visits 3+)	\$40	0%	\$2,500 (Day-3 max)	\$500	\$20
UnitedHealthcare of Oregon, Inc. Cascade Silver	Silver	\$2,500	\$5,000	\$9,750	\$19,500	\$1 (Visits 1-2) \$40 (Visits 3+)	\$15 (Visits 1-2) \$15 (Visits 3+)	\$65	\$65	\$800 (Day 5 max)	✓ \$600	\$40
UHC Gold Advantage	Gold	\$500	\$1,000	\$7,500	\$15,000	\$10 (Visits 1-2) \$10 (Visits 3+)	\$35 (Visits 1-2) \$35 (Visits 3+)	\$40	0%	✓ \$1,500 (Day-3 max)	✓ \$300	\$10
UnitedHealthcare of Oregon, Inc. Cascade Complete Gold	Gold	\$1,000	\$2,000	\$7,000	\$14,000	\$15 (Visits 1-2) \$15 (Visits 3+)	\$15 (Visits 1-2) \$15 (Visits 3+)	\$40	\$35	\$525 (Day 5 max)	✓ \$350	\$20
UnitedHealthcare of Oregon, Inc. Cascade Vital Gold	Gold	\$1,900	\$3,800	\$8,800	\$17,600	\$15 (Visits 1-2) \$15 (Visits 3+)	\$15 (Visits 1-2) \$15 (Visits 3+)	\$40	\$35	\$650 (Day 5 max)	✓ \$350	\$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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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 Essential	Same As Medical	✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Value HSA	Same As Medical	✓ \$30	✓ 35%	✓ 45%	✓ 50%		•
UnitedHealthcare of Oregon, Inc. Cascade Bronze	Same As Medical	\$32	✓ 40%	✓ 40%	✓ 40%		•
UHC Silver Copay Focus	\$2,500      \$5,000	\$20	✓ \$85	✓ 40%	✓ 50%		
UnitedHealthcare of Oregon, Inc. Cascade Silver	Same As Medical	\$25	\$75	✓ \$250	✓ \$250		
UHC Gold Advantage	Same As Medical	\$3	\$60	✓ 30%	✓ 40%		
UnitedHealthcare of Oregon, Inc. Cascade Complete Gold	Same As Medical	\$10	\$60	\$100	\$100		
UnitedHealthcare of Oregon, Inc. Cascade Vital Gold	Same As Medical	\$10	\$75	✓ \$200	✓ \$200		



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Tier 1 Zero Cost Share Preventative Drugs \$0