

# Wisconsin 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
<b>UHC Bronze Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$150	0%	\$3,000 (Day-3 max)	\$450	\$40
<b>UHC Bronze Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$40	\$40	\$150	0%	\$3,000 (Day-3 max)	\$450	\$40
<b>UHC Bronze Essential</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
<b>UHC Bronze Standard</b> (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
<b>UHC Bronze-X Value HSA</b> (No Referrals) <i>(Off-Exchange Only)</i>	Bronze	\$8,300	\$16,600	\$8,300	\$16,600	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
<b>UHC Gold-X Value HSA</b> (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,400	\$6,800	\$4,400	\$8,800	✓ 0%	✓ 20%	✓ 20%	✓ 0%	✓ 20%	✓ 20%	✓ 20%
<b>UHC Silver Advantage</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Silver	\$3,500	\$7,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ \$275	\$20
<b>UHC Silver Advantage+</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ \$275	\$20
<b>UHC Silver Standard</b> (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
<b>UHC Silver Value</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Silver	\$4,000	\$8,000	\$8,750	\$17,500	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$30
<b>UHC Silver Value+</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$4,000	\$8,000	\$8,750	\$17,500	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$30
<b>UHC Silver-X Advantage \$3,500 Indiv Ded</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,500	\$7,000	\$9,800	\$19,600	\$35	\$35	\$90	0%	✓ 40%	✓ \$275	\$20



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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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<b>UHC Silver-X Standard</b> (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
<b>UHC Silver-X Value</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$4,000	\$8,000	\$8,750	\$17,500	\$40	\$40	\$100	0%	✓ 40%	✓ 40%	\$30
<b>UHC Silver-X Value HSA</b> (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$4,400	\$8,800	\$8,000	\$16,000	✓ 0%	✓ 30%	✓ 30%	✓ 0%	✓ 30%	✓ 30%	✓ 30%
<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$25	\$25	\$85	0%	✓ 35%	✓ \$175	\$20
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$1,500	\$3,000	\$7,000	\$14,000	\$25	\$25	\$85	0%	✓ 35%	✓ \$175	\$20
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$20	\$20	\$60	0%	\$2,000 (Day-3 max)	\$175	\$10
<b>UHC Gold Standard</b> (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

# Wisconsin 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
<b>UHC Bronze Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, No Referrals)	\$3,000	\$6,000	\$20	✓ \$150	✓ 45%	✓ 50%		•
<b>UHC Bronze Copay Focus+ \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$3,000	\$6,000	\$20	✓ \$150	✓ 45%	✓ 50%	•	•
<b>UHC Bronze Essential</b> (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
<b>UHC Bronze Standard</b> (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
<b>UHC Bronze-X Value HSA</b> (No Referrals) (Off-Exchange Only)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
<b>UHC Gold-X Value HSA</b> (No Referrals) (Off-Exchange Only)	Same As Medical		✓ \$3	✓ 25%	✓ 30%	✓ 45%		•
<b>UHC Silver Advantage</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical		\$5	\$85	✓ 40%	✓ 50%		
<b>UHC Silver Advantage+</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$5	\$85	✓ 40%	✓ 50%	•	
<b>UHC Silver Standard</b> (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
<b>UHC Silver Value</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Same As Medical		\$8	✓ \$100	✓ 40%	✓ 50%		
<b>UHC Silver Value+</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$8	✓ \$100	✓ 40%	✓ 50%	•	



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Tier 1 Zero Cost Share Preventative Drugs \$0

# Wisconsin 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
<b>UHC Silver-X Standard</b> (No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical	\$20	\$40	✓ \$80	✓ \$350		
<b>UHC Silver-X Value</b> (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical	\$8	✓ \$100	✓ 40%	✓ 50%		
<b>UHC Silver-X Value HSA</b> (No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical	✓ \$5	✓ 35%	✓ 45%	✓ 50%		•
<b>UHC Gold Advantage</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical	\$5	\$65	✓ 30%	✓ 40%		
<b>UHC Gold Advantage+</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical	\$5	\$65	✓ 30%	✓ 40%	•	
<b>UHC Gold Copay Focus \$0 Indiv Med Ded</b> (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	\$500      \$1,000	\$5	\$50	✓ 45%	✓ 50%		
<b>UHC Gold Standard</b> (No Referrals)	Same As Medical	\$15	\$30	\$60	\$250		



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Tier 1 Zero Cost Share Preventative Drugs \$0