## **Arizona 2024 Benefit Grid**

Plan Name	Metal Level	Annual Deductible		Maximum Out-of-Pocket		Primary Care	Specialist	Inpatient	Outpatient	Office-Based	
		Individual	Family	Individual	Family	Provider Visits (in person or virtual)	Visit	Hospital Care	Surgery	Labs	
UHC Bronze Essential	Bronze	\$9,100	\$18,200	\$9,100	\$18,200	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^	
UHC Bronze Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx)	Expanded Bronze	\$8,000	\$16,000	\$9,450	\$18,900	0% coinsurance	\$150 copay	40% coinsurance^	40% coinsurance^	\$20 copay	
UHC Bronze Value HSA	Expanded Bronze	\$6,700	\$13,400	\$8,050	\$16,100	0% coinsurance^	30% coinsurance^	30% coinsurance^	30% coinsurance^	30% coinsurance^	
UHC Bronze Copay Focus \$0 Indiv Med Ded	Expanded Bronze	N/A	N/A	\$9,450	\$18,900	\$40 copay	\$100 copay	\$3000 copay Day 3	\$1200 copay	\$20 copay	
UHC Bronze Standard	Expanded Bronze	\$7,500	\$15,000	\$9,400	\$18,800	\$50 copay	\$100 copay	50% coinsurance^	50% coinsurance^	50% coinsurance^	
UHC Silver Advantage (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin)	Silver	\$2,500	\$5,000	\$9,450	\$18,900	0% coinsurance	\$100 copay	\$1500 copay^ Day 3	\$1200 copay^	\$15 copay^	
UHC Silver Standard	Silver	\$5,900	\$11,800	\$9,100	\$18,200	\$40 copay	\$80 copay	40% coinsurance^	40% coinsurance^	40% coinsurance^	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx)	Silver	N/A	N/A	\$9,450	\$18,900	0% coinsurance	\$85 copay	\$2500 copay Day 3	\$1200 copay	\$20 copay	
UHC Silver Advantage+ (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, Dental + Vision)	Silver	\$2,500	\$5,000	\$9,450	\$18,900	0% coinsurance	\$100 copay	\$1500 copay^ Day 3	\$1200 copay^	\$15 copay^	
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Silver	\$4,000	\$8,000	\$9,450	\$18,900	\$5 copay	\$80 copay	40% coinsurance^	40% coinsurance^	\$15 copay	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$500	\$1,000	\$7,000	\$14,000	\$5 copay	\$75 copay	\$1500 copay^ Day 3	\$300 copay^	\$10 copay^	
UHC Gold Standard	Gold	\$1,500	\$3,000	\$8,700	\$17,400	\$30 copay	\$60 copay	25% coinsurance^	25% coinsurance^	25% coinsurance^	
UHC Gold Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Gold	\$2,000	\$4,000	\$9,000	\$18,000	\$5 copay	\$40 copay	20% coinsurance^	20% coinsurance^	\$10 copay	
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Gold	\$500	\$1,000	\$7,000	\$14,000	\$5 copay	\$75 copay	\$1500 copay^ Day 3	\$300 copay^	\$10 copay^	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx)	Gold	N/A	N/A	\$7,000	\$14,000	0% coinsurance	\$75 copay	\$2000 copay Day 3	\$300 copay	\$10 copay	

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^Annual deductible must be met before cost share applies



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## **Arizona 2024 Benefit Grid**

	RX Deductible	Prescription Drugs*					\$0 Virtual	Adult Dental &	\$0	Physical Gym	\$100 Member	
Plan Name		Tier 2	Tier 3	Tier 4	Tier 5	\$0 Insulin	Urgent Care Covered		Digital Fitness		Incentive	HSA
UHC Bronze Essential	Same as Medical	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^		<b>√</b>		<b>√</b>		<b>√</b>	
UHC Bronze Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx)	Same as Medical	\$50 copay	40% coinsurance^	45% coinsurance^	50% coinsurance^		<b>√</b>		<b>√</b>		✓	
UHC Bronze Value HSA	Same as Medical	\$30 copay^	30% coinsurance^	45% coinsurance^	50% coinsurance^		✓		✓		✓	✓
UHC Bronze Copay Focus \$0 Indiv Med Ded	\$4,500	\$55 copay	48% coinsurance^	48% coinsurance^	50% coinsurance^		<b>√</b>		✓		✓	
UHC Bronze Standard	Same as Medical	\$50 copay^	\$100 copay^	\$500 copay^	N/A		✓		✓		✓	
UHC Silver Advantage (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin)	Same as Medical	\$30 copay	\$85 copay^	40% coinsurance^	50% coinsurance^	✓	<b>√</b>		<b>√</b>	<b>√</b>	✓	
UHC Silver Standard	Same as Medical	\$40 copay	\$80 copay^	\$350 copay^	N/A		✓		✓		✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx)	\$2,150	\$30 copay	\$85 copay^	40% coinsurance^	50% coinsurance^		<b>√</b>		<b>√</b>		✓	
UHC Silver Advantage+ (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical	\$30 copay	\$85 copay^	40% coinsurance^	50% coinsurance^		<b>√</b>	✓	<b>√</b>	✓	✓	
UHC Silver Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same as Medical	\$30 copay	\$100 copay^	40% coinsurance^	50% coinsurance^		<b>√</b>		✓		✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same as Medical	\$30 copay	\$50 copay	30% coinsurance^	40% coinsurance^		<b>√</b>		<b>√</b>	✓	✓	
UHC Gold Standard	Same as Medical	\$30 copay	\$60 copay	\$250 copay	N/A		✓		✓		✓	
UHC Gold Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx)	Same as Medical	\$20 copay	\$60 copay^	40% coinsurance^	50% coinsurance^		<b>√</b>		<b>√</b>		✓	
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision)	Same as Medical	\$30 copay	\$50 copay	30% coinsurance^	40% coinsurance^		<b>√</b>	✓	✓	✓	<b>√</b>	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx)	\$250	\$30 copay	\$50 copay	45% coinsurance^	50% coinsurance^		✓		✓		✓	

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\*Tier 1 prescriptions are \$0 preventative drugs
^Annual deductible must be met before cost share applies



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