

UHC Gold Copay Focus \$0 Indiv Med Ded (\$5 Tier 2 Rx) - HMO



Plan costs

Click the down arrow to learn more about each of these.

Monthly premium	\$1.80 per month was \$019.55	▼
Health Deductible	\$0 per person	▼
Rx deductible	\$500 per person	▼
Out-of-pocket max	\$7,300 per person	▼
Network type	HMO	▼
Metal tier	Gold	▼
Overall rating	4	▼

Official documents

- [Summary of benefits and coverages \(PDF\)](#)
- [Drug formulary](#)
- [Provider list](#)
- [Plan brochure](#)



Doctor visits

This applies to doctor visits when you have a condition or symptom. For preventive care visits, such as annual checkups, visits are free.

Tier Selector

In network



	Before deductible is met	After deductible is met
Primary care visit	\$10	\$10
Specialist visit	\$45	\$45
Preventive care visit	No charge	No charge



Prescription drugs

Prescription coverage is based on which category a drug falls into. To see how this plan categorizes prescriptions, browse its [drug formulary](#). Note that prior authorization may be required for some prescriptions. Some plans may have a separate Rx deductible. Please confirm details in the [Summary of Benefits and Coverages](#).

Tier Selector

In network



	Before deductible is met	After deductible is met
Generic	\$5	\$5
Brand	\$30	\$30
Non-preferred Brand	Full price	45%
Specialty	Full price	50%



Labs & imaging

These are tests your doctor may run when diagnosing a condition.

Tier Selector

In network



	Before deductible is met	After deductible is met
X-rays	\$65	\$65
Imaging (CT/PET/MRI)	\$300	\$300
Blood work	\$20	\$20



Hospital & emergency

To see which hospitals, ERs, and Urgent Care centers are part of this plan's network, browse the [provider list](#).

Tier Selector

In network



	Before deductible is met	After deductible is met
Urgent care	\$75	\$75

Emergency room	\$1000 copay	\$1000 copay
Ambulance	\$1000 copay	\$1000 copay
Hospital stay (facility)	\$1000 per day	\$1000 per day
Hospital stay (physician)	45%	45%
Outpatient procedure (facility)	\$300	\$300
Outpatient procedure (physician)	\$300	\$300
Physical rehabilitation	\$75	\$75



Mental health & substance abuse

All plans cover behavioral health treatment (such as psychotherapy or counseling), mental and behavioral health inpatient services, and substance use treatment.

Tier Selector

In network

	Before deductible is met	After deductible is met
Outpatient services	\$45	\$45
Psychiatric hospital stay	\$1000 per day	\$1000 per day



Pregnancy & birth

Every plan covers services provided before and after your child is born.

Tier Selector

In network

	Before deductible is met	After deductible is met
--	--------------------------	-------------------------

Well baby care	No charge	No charge
Labor, delivery, hospital stay	\$1000 copay	\$1000 copay



Free preventive care

Every plan includes over 74 preventive care services that are completely free on day one. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations.

	Adults	Women	Children
Abdominal aortic aneurysm one-time screening			
Alcohol misuse screening and counseling			
Aspirin use			
Blood pressure screening			
Cholesterol screening			
Colorectal cancer screening			
Depression screening			
Diabetes screening			
Diet counseling			
Falls prevention			
Hepatitis B screening			
Hepatitis C screening			
HIV screening			
Immunization vaccines			
Lung cancer screening			
Obesity screening and counseling			
Sexually transmitted infection (STI) prevention counseling			
Statin preventive medication			
Syphilis screening			
Tobacco Use counseling			
Tuberculosis screening			



Estimated all-in costs

We estimate that your total annual out-of-pocket costs will be \$432, based on:

- This plan's monthly premium costs x 12 months
- Your healthcare usage estimate of **Medium** applied to this plan's deductible and copayments.



This plan has the **lowest** annual out-of-pocket estimate of all 29 plans available to you.

Estimate breakdown

This **does not limit** what you can use — it's just an estimate of what you might use.

12	Monthly premiums	\$22
3	Doctor visits	\$100
2	Labs or tests	\$40
24	Prescriptions	\$270
Annual estimate		\$432
Monthly estimate (on average)		\$36 per month