

UHC Gold Standard \$0 Indiv Ded (\$0 Virtual Urgent Care) - HMO



Plan costs

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

Monthly premium	\$0.00 per month <small>was \$647.35</small>	▼
Deductible (Health + Rx)	\$0 per person	▼
Out-of-pocket max	\$9,100 per person	▼
Network type	HMO	▼
Metal tier	Gold	▼
Overall rating	2	▼

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	\$15	\$15
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Cost sharing for Virtual Primary Care matches in-person office visit.

Primary care visits are appointments with your primary care provider to look at symptoms, sickness, or injuries.

This is different from preventive care visits - regular checkups or screenings are always free.

Specialist visit	\$60	\$60
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Preventive care visit	No charge	No charge
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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

\$10

\$10

Brand

30%

30%

Non-preferred Brand

35%

35%

Specialty

40%

40%



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

50%

50%

Imaging (CT/PET/MRI)

50%

50%

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	\$375	\$375
Ambulance	\$375	\$375
Hospital stay (facility)	50%	50%
Hospital stay (physician)	50%	50%
Outpatient procedure (facility)	50%	50%
Outpatient procedure (physician)	50%	50%
Physical rehabilitation	50%	50%



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	\$15	\$15
Psychiatric hospital stay	50%	50%



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

Labor, delivery, hospital stay	50%	50%
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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 \$165, 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 **7th lowest** annual out-of-pocket estimate of all 66 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	\$0
2	Doctor visits	\$75
1	Labs or tests	\$20
7	Prescriptions	\$70
Annual estimate		\$165
Monthly estimate (on average)		\$14 per month