

## 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 \$1,110.02</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
Specialist visit	\$60	\$60
Preventive care visit	No charge	No charge

There are dozens of preventive care services available for free with every plan, including check-ups, counseling, screenings, and immunizations

To learn more, scroll down to the Free Preventive Care section below.



## 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

<b>Emergency room</b>	\$375	\$375
<b>Ambulance</b>	\$375	\$375
<b>Hospital stay (facility)</b>	50%	50%
<b>Hospital stay (physician)</b>	50%	50%
<b>Outpatient procedure (facility)</b>	50%	50%
<b>Outpatient procedure (physician)</b>	50%	50%
<b>Physical rehabilitation</b>	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
<b>Outpatient services</b>	\$15	\$15
<b>Psychiatric hospital stay</b>	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
<b>Well baby care</b>	No charge	No charge
<b>Labor, delivery, hospital stay</b>	50%	50%



## 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 \$991, 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 **4th lowest** annual out-of-pocket estimate of all 51 plans available to you.

### Estimate breakdown

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

<b>12</b>	<b>Monthly premiums</b>	<b>\$0</b>
5	Doctor visits	\$210
2	Labs or tests	\$40
2	Hospital visits	\$60
34	Prescriptions	\$681
<b>Annual estimate</b>		<b>\$991</b>
Monthly estimate (on average)		\$83 per month