

Clear Choice Plan Design 2026					Off Exchange			Off Exchange			
Benefits	Catastrophic	Bronze \$6,300 HSA	Bronze \$8,000 HSA	Bronze \$7,500	**Silver \$4,000 HSA	Silver \$4,000	Silver \$5,000	**Silver \$4,500 HSA	Gold \$1,500	Gold \$2,500	Platinum
Estimated AV Value	N/A	63.55%	63.11%	64.98%	70.71%	71.57%	71.09%	69.87%	81.13%	79.35 - 80.72%	89.55%
Deductible	\$10,150	\$6,300	\$8,000	\$7,500	\$4,000	\$4,000	\$5,000	\$4,500	\$1,500	\$2,500	\$500
Maximum OOP	\$10,150	\$8,000	\$8,000	\$10,000	\$7,000	\$8,500	\$8,500	\$7,000	\$5,000	\$6,000	\$3,000
Coinsurance	0%	50% Coin. After Ded.	0% Coin. After Ded.	50%	20% Coins. After Ded.	30%	30%	20%	30%	30%	20%
PCP and Behavioral Health Office Visits*	\$50 for 2nd & 3rd visits then deductible			\$45		\$40	\$40		\$25	\$20	\$20
Chiropratic Services, Rehabilitative Occupational, Physical and Speech Therapy	0% Coins. After Ded.			\$45		\$40	\$40		\$30	\$30	\$30
Specialist Visit				\$80		\$60	\$60		\$50	\$50	\$40
Free Standing Urgent Care				\$60		\$40	\$40		\$40	\$40	\$25
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)				50% Coins. After Ded.	30% After Deductible	30% After Deductible	30% Coins. After Ded.		30% Coins. After Ded.	20% Coins. After Ded.	
Outpatient Surgery and Physician/Surgical Services											
Inpatient Hospital Services and ER											
Inpatient Physician, Rehabilitation and Surgical Services											
Ambulance											
All other benefits											
RX - Tier 2/3 Generic				\$30	\$25	\$25	\$25		\$25	\$10 / \$25	\$0
RX - Tier 4 Preferred Brand	\$50			\$50	\$50	\$50	\$50		\$50	\$15	
RX - Tier 5 NonPreferred	\$100			\$100	\$100	30%	\$80		30% up to \$300	\$80	
RX - Tier 6 Specialty	\$250			\$250	\$250	50%	\$250		50% up to \$600	\$250	
Preventive Medical Benefits and RX	0%										
Pediatric Dental - Preventive & Diagnostic	0% Coins. After Ded.	0%									
Pediatric Dental - Restorative & Basic Services		20% Coin. After Ded.	0% Coin. After Ded.	20% Coin. After Ded.	20% Coin. After Ded.						
Pediatric Dental - Major Services & Medically Necessary Orthodontics		50% Coin. After Ded.		50% Coin. After Ded.	50% Coin. After Ded.						

* 1st PCP and Behavioral Health Office Visit have \$0 copay, subsequent visits have copay before deductible except HSA plans

Before deductible

**Silver \$4,000 HSA and Silver \$4,500 HSA only off-Marketplace

As of 2/28/2025