

WISCONSIN INDIVIDUAL FAMILY 2025 OFFERINGS

GOLD	GOLD \$2500 DED	GOLD MAINTENANCE \$500 DED	GOLD STANDARD EASY PRICING
PY2024 Plan Name	Gold I401	Gold I402	Gold I410
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$2,500	\$500	\$1,500
Family Deductible	\$5,000	\$1,000	\$3,000
Coinsurance	30%	0%	25%
Medical Max Out-Of-Pocket SINGLE	\$7,000	\$9,000	\$7,800
Medical Max Out-of-Pocket	\$14,000	\$18,000	\$15,600
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$30
Office Visit - PCP	\$30	\$35	\$30
Mental/Behavioral Health Visit	\$30	\$35	\$30
Office Visit - SPECIALTY	\$60	\$70	\$60
Urgent Care	\$60	\$70	\$45
LAB	\$30	\$35	Ded & Coins
XRAY	\$60	\$70	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$500	\$500	Ded & Coins
Hospital IP	Ded & Coins	\$2,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$2,500/day	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug	Prescription Drug	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	\$0	\$0	\$15
Tier 2: Preferred Generic drugs	\$5	\$5	\$30
Tier 3: NonPreferred Generic drugs	\$10	\$10	\$60
Tier 4: Preferred Brand drugs	\$40	\$40	\$250
Tier 5: Non-preferred and high cost	50% coinsurance	%50 coinsurance	-
Tier 6: Specialty drugs	Ded & 60% Coinsurance	Ded & 60% Coinsurance	-
Other Benefis/Services	Other Benefis/Services	Other Benefis/Services	Other Benefis/Services
MRI/PET/CAT	Ded & Coins	Ded & 150 copay	Ded & Coins
PT/OT/ST	Ded & Coins	Ded & \$50 copay	\$30
DME	30% Coins	No Charge	25% Coins
Skilled Nursing	Ded & Coins	\$2,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

WISCONSIN INDIVIDUAL FAMILY 2025 OFFERINGS

SILVER	NON CSR Variants		
	SILVER \$7000 DED	SILVER \$0 DED	SILVER STANDARD EASY PRICING
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$5,000
Family Deductible	\$14,000	\$0	\$10,000
Coinsurance	50%	50%	40%
Medical Max Out-Of-Pocket SINGLE	\$9,000	\$9,200	\$8,000
Medical Max Out-of-Pocket FAMILY	\$18,000	\$18,400	\$16,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$50	\$50	\$40
Mental/Behavioral Health Visit	\$50	\$50	\$40
Office Visit SPECIALTY	\$100	\$100	\$80
Urgent Care	\$100	\$100	\$60
LAB	\$60	\$50	Ded & Coins
XRAY	\$120	\$100	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$1,000	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug	Prescription Drug	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	\$0	\$0	\$20
Tier 2: Preferred Generic drugs	\$10	\$10	\$40
Tier 3: NonPreferred Generic drugs	\$35	\$35	Ded & \$80
Tier 4: Preferred Brand drugs	\$150	\$150	Ded & \$350
Tier 5: Non-preferred and high cost	%50 coinsurance	\$300	-
Tier 6: Specialty drugs	Ded & 60% Coinsurance	\$600	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$100	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

WISCONSIN INDIVIDUAL FAMILY 2025 OFFERINGS

BRONZE	BRONZE \$7250 HSA	*BRONZE \$0 MEDICAL DED	BRONZE STANDARD "EASY PRICING"
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,250	\$0	\$7,500
Family Deductible	\$14,500	\$0	\$15,000
Coinsurance	0%	50%	50%
Medical Max Out-Of-Pocket SINGLE	\$7,250	\$9,200	\$9,200
Medical Max Out-of-Pocket FAMILY	\$14,500	\$18,400	\$18,400
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	Ded & Coins	\$0	\$50
Office Visit PCP	Ded & Coins	\$75	\$50
Mental/Behavioral Health Visit	Ded & Coins	\$75	\$50
Office Visit SPECIALTY	Ded & Coins	\$155	\$100
LAB	Ded & Coins	\$75	Ded & Coins
XRAY	Ded & Coins	\$155	Ded & Coins
Urgent Care	Ded & Coins	\$155	\$75
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	Ded & Coins	\$1,500	Ded & Coins
Hospital IP	Ded & Coins	\$3,000/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$3,000/day	Ded & Coins
Hospital OP	Ded & Coins	\$2,000	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$2,000	Ded & Coins
Prescription Drug Benefits	Prescription Drug	Prescription Drug	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	Ded & Coins	\$0	\$25
Tier 2: Preferred Generic drugs	Ded & Coins	\$15	Ded & \$50
Tier 3: NonPreferred Generic drugs	Ded & Coins	\$35	Ded & \$100
Tier 4: Preferred Brand drugs	Ded & Coins	\$180	Ded & \$500
Tier 5: Non-preferred and high cost	Ded & Coins	Ded & 50%	-
Tier 6: Specialty drugs	Ded & Coins	Ded & 50%	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	Ded & Coins	1000	Ded & Coins
PT/OT/ST	Ded & Coins	\$155	\$50
DME	Ded & Coins	50% Coins	50% Coins
Skilled Nursing	Ded & Coins	\$3,000/day	Ded & Coins
Dental + Vision	Not Available	Optional buy-up	Optional buy-up

* BRONZE \$0 MEDICAL DED \$0 plan has a \$1,750 pharmacy deductible on T5 and T6

WISCONSIN INDIVIDUAL FAMILY 2025 OFFERINGS with CSR

SILVER	CSR-73 (201-250% FPL)		
	SILVER \$7,000 DED CSR-73	SILVER \$0 DED Flat Rx Copays CSR-73	SILVER STANDARD EASY PRICING CSR-73
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$7,000	\$0	\$3,000
Family Deductible	\$14,000	\$0	\$6,000
Coinsurance	50%	50%	40%
Medical Max Out-Of-Pocket SINGLE	\$7,350	\$7,350	\$6,400
Medical Max Out-of-Pocket FAMILY	\$14,700	\$14,700	\$12,800
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$40
Office Visit PCP	\$45	\$45	\$40
Mental/Behavioral Health Visit	\$45	\$45	\$40
Office Visit SPECIALTY	\$90	\$90	\$80
Urgent Care	\$90	\$90	\$60
LAB	\$60	\$45	Ded & Coins
XRAY	\$120	\$90	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$900	\$1,200	Ded & Coins
Hospital IP	Ded & Coins	\$1,500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$1,500/day	Ded & Coins
Hospital OP	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug	Prescription Drug	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	\$0	\$0	\$20
Tier 2: Preferred Generic drugs	\$10	\$10	\$40
Tier 3: NonPreferred Generic drugs	\$35	\$35	Ded & \$80
Tier 4: Preferred Brand drugs	\$80	\$150	Ded & \$350
Tier 5: Non-preferred and high cost	%50 coinsurance	\$300	-
Tier 6: Specialty drugs	Ded & 60% Coinsurance	\$500	-
Other Benefis/Services	Other Benefis/Services	Other Benefis/Services	Other Benefis/Services
MRI/PET/CAT	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	Ded & Coins	\$90	\$40
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	\$1,500/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

WISCONSIN INDIVIDUAL FAMILY 2025 OFFERINGS with CSR

SILVER	CSR-87 (151-200% FPL)		
	SILVER \$7,000 DED CSR-87	SILVER \$0 DED Flat Rx Copays CSR-87	SILVER STANDARD EASY PRICING CSR-87
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$1,500	\$0	\$500
Family Deductible	\$3,000	\$0	\$1,000
Coinsurance	50%	50%	30%
Medical Max Out-Of-Pocket SINGLE	\$3,000	\$3,000	\$3,000
Medical Max Out-of-Pocket FAMILY	\$6,000	\$6,000	\$6,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$20
Office Visit PCP	\$20	\$25	\$20
Mental/Behavioral Health Visit	\$20	\$25	\$20
Office Visit SPECIALTY	\$50	\$55	\$40
Urgent Care	\$20	\$55	\$30
LAB	\$25	\$25	Ded & Coins
XRAY	\$50	\$55	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$100	\$250	Ded & Coins
Hospital IP	Ded & Coins	\$300/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	\$300/day	Ded & Coins
Hospital OP	Ded & Coins	\$300	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	\$300	Ded & Coins
Prescription Drug Benefits	Prescription Drug	Prescription Drug	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	\$0	\$0	\$10
Tier 2: Preferred Generic drugs	\$5	\$5	\$20
Tier 3: NonPreferred Generic drugs	\$10	\$10	Ded & \$60
Tier 4: Preferred Brand drugs	\$20	\$20	Ded & \$250
Tier 5: Non-preferred and high cost	%50 coinsurance	\$250	-
Tier 6: Specialty drugs	Ded & 60% Coinsurance	\$400	-
Other Benefis/Services	Other Benefis/Services	Other Benefis/Services	Other Benefis/Services
MRI/PET/CAT	Ded & Coins	\$400	Ded & Coins
PT/OT/ST	Ded & Coins	\$55	\$20
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	50% Coins	\$300/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

WISCONSIN INDIVIDUAL FAMILY 2025 OFFERINGS with CSR

SILVER	CSR-94 (up to 150% FPL)		
	SILVER \$7,000 DED CSR-94	SILVER \$0 DED Flat Rx Copays CSR-94	SILVER STANDARD EASY PRICING CSR-94
OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$0	\$0
Family Deductible	\$0	\$0	\$0
Coinsurance	50%	50%	25%
Medical Max Out-Of-Pocket SINGLE	\$1,400	\$1,250	\$2,000
Medical Max Out-of-Pocket FAMILY	\$2,800	\$2,500	\$4,000
Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$0
Office Visit PCP	\$5	\$0	\$0
Mental/Behavioral Health Visit	\$5	\$0	\$0
Office Visit SPECIALTY	\$10	\$10	\$10
Urgent Care	\$10	\$10	\$5
LAB	\$5	\$10	Ded & Coins
XRAY	\$10	\$10	Ded & Coins
Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$50	\$50	Ded & Coins
Hospital IP	Coins	\$125/day	Ded & Coins
Mental/Behavioral Health IP	Coins	\$125/day	Ded & Coins
Hospital OP	50% Coins	\$100	Ded & Coins
Mental/Behavioral Health OP	50% Coins	\$100	Ded & Coins
Prescription Drug Benefits	Prescription Drug	Prescription Drug	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	\$0	\$0	\$0
Tier 2: Preferred Generic drugs	\$0	\$0	\$15
Tier 3: NonPreferred Generic drugs	\$5	\$5	\$50
Tier 4: Preferred Brand drugs	\$15	\$15	\$150
Tier 5: Non-preferred and high cost	50%	\$100	-
Tier 6: Specialty drugs	60%	\$200	-
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	50% Coins	\$100	Ded & Coins
PT/OT/ST	50% Coins	\$10	\$0
DME	50% Coins	50% Coins	40% Coins
Skilled Nursing	\$1,500/day	\$125/day	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up

WISCONSIN OFF-EXCHANGE ONLY 2025 OFFERINGS

Off Exchange Direct Only Plans	PLATINUM \$0 DED DIRECT	GOLD \$1000 DED DIRECT	BRONZE \$9100 DED DIRECT	BRONZE \$3000 DED DIRECT
OOP Costs	OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$0	\$1,000	\$9,100	\$3,000
Family Deductible	\$0	\$2,000	\$18,200	\$6,000
Coinsurance	20%	40%	50%	50%
Medical Max Out-of-Pocket SINGLE	\$2,000	\$8,500	\$9,200	\$9,000
Medical Max Out-of-Pocket FAMILY	\$4,000	\$17,000	\$18,400	\$18,000
Office Visits	Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	\$0	\$0	\$0
Office Visit PCP	\$20	15	75	75
Mental/Behavioral Health Visit	\$20	15	75	75
Office Visit SPECIALTY	\$45	90	Ded & Coins	150
LAB	\$20	30	Ded & Coins	75
XRAY	\$40	90	Ded & Coins	150
Urgent Care	\$45	\$90	Ded & Coins	\$150
Hospital Services	Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	\$150	500	Ded & Coins	Ded & Coins
Hospital IP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health IP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Hospital OP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Mental/Behavioral Health OP	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits
Tier 1: \$0 and preventative drugs	\$0	\$0	\$0	\$0
Tier 2: Preferred Generic drugs	\$5	\$0	\$15	\$15
Tier 3: NonPreferred Generic drugs	\$10	\$10	\$35	\$35
Tier 4: Preferred Brand drugs	\$25	\$45	\$200	\$160
Tier 5: Non-preferred and high cost Generic	50% Coins	50% Coins	Ded & 50% Coins	Ded & 70% Coins
Tier 6: Specialty drugs	60% Coins	Ded & 60% Coins	Ded & 60% Coins	60% Coins
Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services	Other Benefits/Services
MRI/PET/CAT	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
PT/OT/ST	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
DME	20% Coins	40% Coins	50% Coins	50% Coins
Skilled Nursing	20% Coins	Ded & Coins	Ded & Coins	Ded & Coins
Dental + Vision	Optional buy-up	Optional buy-up	Optional buy-up	Optional buy-up

WISCONSIN OFF-EXCHANGE ONLY 2025 OFFERINGS

Off Exchange Direct Only Plans	SILVER \$2500 MEDICAL DED DIRECT	SILVER \$5500 HSA DIRECT	SILVER \$7,000 DED DIRECT	SILVER \$0 DED FLAT RX COPAYS	SILVER STANDARD EASY
	(\$2500 pharmacy deductible)			DIRECT	PRICING DIRECT
OOP Costs	OOP Costs	OOP Costs	OOP Costs	OOP Costs	OOP Costs
Single Deductible	\$2,500	\$5,500	\$7,000	\$0	\$5,000
Family Deductible	\$5,000	\$11,000	\$14,000	\$0	\$10,000
Coinsurance	50%	0%	50%	50%	40%
Medical Max Out-of-Pocket SINGLE	\$9,200	\$5,500	\$9,000	\$9,200	\$8,000
Medical Max Out-of-Pocket FAMILY	\$18,400	\$11,000	\$18,000	\$18,400	\$16,000
Office Visits	Office Visits	Office Visits	Office Visits	Office Visits	Office Visits
Virtual Visits (PCP/BH/UC)	\$0	Ded & Coins	\$0	\$0	\$40
Office Visit PCP	\$20	Ded & Coins	\$50	\$50	\$40
Mental/Behavioral Health Visit	\$20	Ded & Coins	\$50	\$50	\$40
Office Visit SPECIALTY	\$100	Ded & Coins	\$100	\$100	\$80
LAB	\$40	Ded & Coins	\$60	\$50	Ded & Coins
XRAY	\$100	Ded & Coins	\$120	\$100	Ded & Coins
Urgent Care	\$100	Ded & Coins	\$100	\$100	\$60
Hospital Services	Hospital Services	Hospital Services	Hospital Services	Hospital Services	Hospital Services
Emergency Room	1250	Ded & Coins	1000	1200	Ded & Coins
Hospital IP	Ded & Coins	Ded & Coins	Ded & Coins	\$1500/day	Ded & Coins
Mental/Behavioral Health IP	Ded & Coins	Ded & Coins	Ded & Coins	\$1500/day	Ded & Coins
Hospital OP	Ded & Coins	Ded & Coins	Ded & Coins	\$400	Ded & Coins
Mental/Behavioral Health OP	Ded & Coins	Ded & Coins	Ded & Coins	\$400	Ded & Coins
Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug Benefits	Prescription Drug
Tier 1: \$0 and preventative drugs	\$0	Ded & Coins	\$0	\$0	\$20
Tier 2: Preferred Generic drugs	\$0	Ded & Coins	\$10	\$10	\$40
Tier 3: NonPreferred Generic drugs	\$35	Ded & Coins	\$35	\$35	Ded & 80%
Tier 4: Preferred Brand drugs	\$150	Ded & Coins	\$150	\$150	Ded & \$350
Tier 5: Non-preferred and high cost Generic	Ded & 50% Coins	Ded & Coins	50% Coins	\$300	-
Tier 6: Specialty drugs	Ded & 60% Coins	Ded & Coins	Ded & 60%	\$600	-
Other Benefis/Services	Other Benefis/Services	Other Benefis/Services	Other Benefis/Services	Other Benefis/Services	Other Benefis/Services
MRI/PET/CAT	Ded & Coins	Ded & Coins	Ded & Coins	\$500	Ded & Coins
PT/OT/ST	100	Ded & Coins	Ded & Coins	\$100	\$40
DME	50% Coins	Ded & Coins	50% Coins	50% Coins	40% Coins
Skilled Nursing	Ded & Coins	Ded & Coins	Ded & Coins	1500/day	Ded & Coins
Dental + Vision	Optional buy-up	Not Available	Optional buy-up	Optional buy-up	Optional buy-up