

2025-26 UBC Rate Sheet



Plan Summary

Monthly Premiums

Employee Only
Employee & Spouse
Employee & Child(ren)
Employee & Family

Plan Features

Type of Coverage
Individual / Family Deductible
Coinsurance
Individual / Family Maximum Out-of-Pocket

Doctor Visits

Primary Care
Specialist
Recuro 24/7 Virtual Acute & Behavioral

Immediate Care

Urgent Care
ER - Emergency Care
ER - Non Emergency Care
Recuro 24/7 Virtual Acute & Behavioral

Prescription Drugs

Drug Deductible
Generics (30 Day Supply/90 Day Supply)
Preferred Brand
Non-Preferred Brand
Specialty
International Mail Order

Basic HD

- Low Premiums
- Nationwide Network
- No PCP referrals
- Free Preventative Generic Drugs
- Compatible with a Health Savings Account (HSA)

Standard

- Low Deductibles and Out-of-Pocket Maximums
- Copays for doctor visits
- Nationwide Network
- No PCP referrals
- Free Generic Drugs

Enhanced

- Low Deductibles and Out-of-Pocket Maximums
- Copays for doctor visits
- Nationwide Network
- No PCP referrals
- Free Generic Drugs

Wellness Benefits at No Extra Cost

- Free Preventative Care
- Free Recuro 24/7 Virtual Acute & Behavioral Visits
- Free Generic Drugs Available

Additional Services

Patient Choice Program

- Free or Low Cost Major Imaging and Outpatient Surgeries
- Concierge Healthcare Navigation

International Pharmacy (LucyRx)

- Free or Low Cost Mail Order Prescriptions