

# 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**