

Individual and Family plan changes

Non-Standardized plans moved to a six tier drug formulary with preventive drugs as tier 1.

Plan	Benefit	2026	2027
SILVER			
Benchmark Silver Standardized Plan			
Benchmark Silver Standardized Plan – 94%	Maximum out-of-pocket (single / family)	\$2,200 / \$4,400	\$3,500 / \$7,000
Benchmark Silver Standardized Plan – 87%	Deductible (single / family)	\$700 / \$1,400	\$800 / \$1,600
	Maximum out-of-pocket (single / family)	\$3,300 / \$6,600	\$3,600 / \$7,200
Benchmark Silver Standardized Plan – 73%	Deductible (single / family)	\$3,000 / \$6,000	\$2,900 / \$5,800
	Maximum out-of-pocket (single / family)	\$7,400 / \$14,800	\$9,000 / \$18,000
	Outpatient rehab	\$30	\$40
Silver 3500 Medical Deductible			
Silver 0 Medical Deductible – 94%	Maximum out-of-pocket (single / family)	\$3,000 / \$6,000	\$3,250 / \$6,500
	PCP / Behavioral health office visits	\$0	\$5
	Minor diagnostic (lab and x-ray)	\$0	\$5 / \$10
	Outpatient rehab	\$10	\$5
Silver 0 Medical Deductible – 87%	Maximum out-of-pocket (single / family)	\$3,250 / \$6,500	\$3,500 / \$7,000
	PCP / Behavioral health office visits	\$0	\$10
	Outpatient rehab	\$25	\$10
	Rx deductible (single / family)	\$400 / \$1,200	\$500 / \$1,500
Silver 3500 Medical Deductible – 73%	Plan name change	Silver 3000 Medical Deductible – 73%	Silver 3500 Medical Deductible – 73%
	Deductible (single / family)	\$3,000 / \$6,000	\$3,500 / \$7,000
	Maximum out-of-pocket (single / family)	\$7,750 / \$15,500	\$9,000 / \$18,000
	Outpatient rehab	\$25	\$30
Benchmark Silver 5900 Medical Deductible			
Benchmark Silver 0 Medical Deductible – 94%	Maximum out-of-pocket (single / family)	\$3,000 / \$6,000	\$3,250 / \$6,500
	Minor diagnostic (lab and x-ray)	\$5	\$5 / \$10
	Outpatient rehab	\$10	\$5
Benchmark Silver 100 Medical Deductible – 87%	PCP / Behavioral health office visits	\$5	\$10
	Minor diagnostic (lab and x-ray)	\$10	\$10 / \$20
	Outpatient rehab	\$25	\$10

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Plan	Benefit	2026	2027
Benchmark Silver 5000 Medical Deductible – 73%	Maximum out-of-pocket (single / family)	\$8,450 / \$16,900	\$9,000 / \$18,000
	PCP / Behavioral health office visits	\$15	\$20
	SCP office visits	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$30 / \$35	\$35 / \$50
	Outpatient rehab	\$25	\$20
	Rx deductible (single / family)	\$400 / \$1,200	\$750 / \$2,250
Benchmark Silver 6000 Medical Deductible w/ Vision			
Benchmark Silver 0 Medical Deductible w/ Vision – 94%	Maximum out-of-pocket (single / family)	\$3,000 / \$6,000	\$3,250 / \$6,500
	Minor diagnostic (lab and x-ray)	\$5	\$5 / \$10
	Outpatient rehab	\$10	\$5
Benchmark Silver 100 Medical Deductible w/ Vision – 87%	PCP / Behavioral health office visits	\$5	\$10
	Minor diagnostic (lab and x-ray)	\$10	\$10 / \$20
	Outpatient rehab	\$25	\$10
Benchmark Silver 5000 Medical Deductible w/Vision – 73%	Maximum out-of-pocket (single / family)	\$8,450 / \$16,900	\$9,000 / \$18,000
	PCP / Behavioral health office visits	\$15	\$20
	SCP office visits	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$30 / \$40	\$35 / \$50
	Outpatient rehab	\$25	\$20
	Rx deductible (single / family)	\$400 / \$1,200	\$750 / \$2,250

This document shows the applicable plan changes for 2027.

Please note that this list is not all inclusive of each change. Refer to the member materials for all updates.