

Utah Plan Changes | 2027



Individual and Family Plan Changes

Members enrolled on a Bronze plan can be eligible to open and contribute to a health savings account (HSA). Some restrictions may apply.

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

Plan	Benefit	2026	2027
BRONZE			
Expanded Bronze Standardized Plan - HSA Eligible	Plan name change	Expanded Bronze Standardized Plan	Expanded Bronze Standardized Plan - HSA Eligible
	Maximum out-of-pocket (single / family)	\$10,000 / \$20,000	\$12,000 / \$24,000
Benchmark Expanded Bronze Select Copay Plan - HSA Eligible	Plan name change	Benchmark Expanded Bronze Select Copay Plan	Benchmark Expanded Bronze Select Copay Plan - HSA Eligible
	Maximum out-of-pocket (single / family)	\$10,500 / \$21,000	\$12,000 / \$24,000
	Outpatient rehab	\$25	\$45
Expanded Bronze 6900 Medical Deductible - HSA Eligible	Plan name change	Expanded Bronze 6900 Medical Deductible	Expanded Bronze 6900 Medical Deductible - HSA Eligible
	Maximum out-of-pocket (single / family)	\$10,000 / \$20,000	\$12,000 / \$24,000
	Outpatient rehab	\$25 after deductible	\$45
SILVER			
Benchmark Silver Standardized Plan	Maximum out-of-pocket (single / family)	\$8,900 / \$17,800	\$10,300 / \$20,600
	Deductible (single/family)	\$6,000 / \$12,000	\$6,400 / \$12,800
Silver 3500 Medical Deductible	Plan name change	Silver 3000 Medical Deductible	Silver 3500 Medical Deductible
	Deductible (single / family)	\$3,000 / \$6,000	\$3,500 / \$7,000
	Maximum out-of-pocket (single / family)	\$9,500 / \$19,000	\$10,000 / \$20,000
	PCP / Behavioral health office visits	\$35	\$40
	Minor diagnostic (lab and x-ray)	\$20 / \$50	\$25 / \$50
	Outpatient rehab	\$25	\$40
	Rx deductible (single / family)	\$750 / \$2,250	\$1,250 / \$3,750

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Plan	Benefit	2026	2027
Benchmark Silver 5900 Medical Deductible	Maximum out-of-pocket (single / family)	\$9,500 / \$19,000	\$10,000 / \$20,000
	PCP / Behavioral health office visits	\$20	\$25
	SCP office visits	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$30 / \$50	\$35 / \$50
	Rx deductible (single / family)	\$750 / \$2,250	\$1,500 / \$4,500
Benchmark Silver 6000 Medical Deductible w/ Vision	Maximum out-of-pocket (single / family)	\$9,500 / \$19,000	\$10,000 / \$20,000
	PCP / Behavioral health office visits	\$20	\$25
	SCP office visits	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$30 / \$50	\$35 / \$50
	Rx deductible (single / family)	\$825 / \$2,475	\$1,500 / \$4,500
Silver 5500 Medical Deductible	Maximum out-of-pocket (single / family)	\$9,200 / \$18,400	\$10,000 / \$20,000
	PCP / Behavioral health office visits	\$20	\$25
	SCP office visits	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$20 / \$50	\$25 / \$50
	Routine dental services (adult / pediatric)	\$40	\$50
Benchmark Silver 4000 Deductible HDHP / HSA Qualified	Plan name change	Benchmark Silver 3750 Deductible - HSA Qualified	Benchmark Silver 4000 Deductible HDHP / HSA Qualified
	Deductible (single / family)	\$3,750 / \$7,500	\$4,000 / \$8,000
	Maximum out-of-pocket (single / family)	\$7,500 / \$15,000	\$8,000 / \$16,000
GOLD			
Benchmark Gold	PCP / Behavioral health office visits	\$0	\$20
	Outpatient rehab	\$25	\$20
Benchmark Gold Standardized Plan	Maximum out-of-pocket (single/family)	\$8,200 / \$16,400	\$8,600 / \$17,200
	Deductible (single/family)	\$2,000 / \$4,000	\$2,500 / \$5,000
Gold 1500 Medical Deductible	PCP / Behavioral health office visits	\$0	\$20
	Outpatient rehab	\$25	\$20

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Plan	Benefit	2026	2027
PLATINUM			
Benchmark Platinum Standardized Plan	Maximum out-of-pocket (single / family)	\$5,200 / \$10,400	\$5,900 / \$11,800
	Outpatient rehab	\$35	\$20
	PCP / Behavioral health office visits	\$10	\$20
	SCP office visits	\$20	\$40
	Urgent care	\$15	\$30
	Inpatient hospitalization (facility)	\$350 per stay	\$400 per stay
	Outpatient hospital services (facility)	\$150	\$250
	Minor diagnostic (lab and x-ray)	\$30	\$60
	Major diagnostic	\$100	\$250
	Outpatient rehab	\$35	\$20
	Tier 2 drugs	\$5	\$10
	Tier 3 drugs	\$10	\$20
	Tier 4 drugs	\$50	\$60
	Tier 5 drugs	\$150	\$250
Benchmark Platinum	PCP / Behavioral health office visits	\$0	\$10
	SCP office visits	\$0	\$20
	Outpatient rehab	\$25	\$10

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.