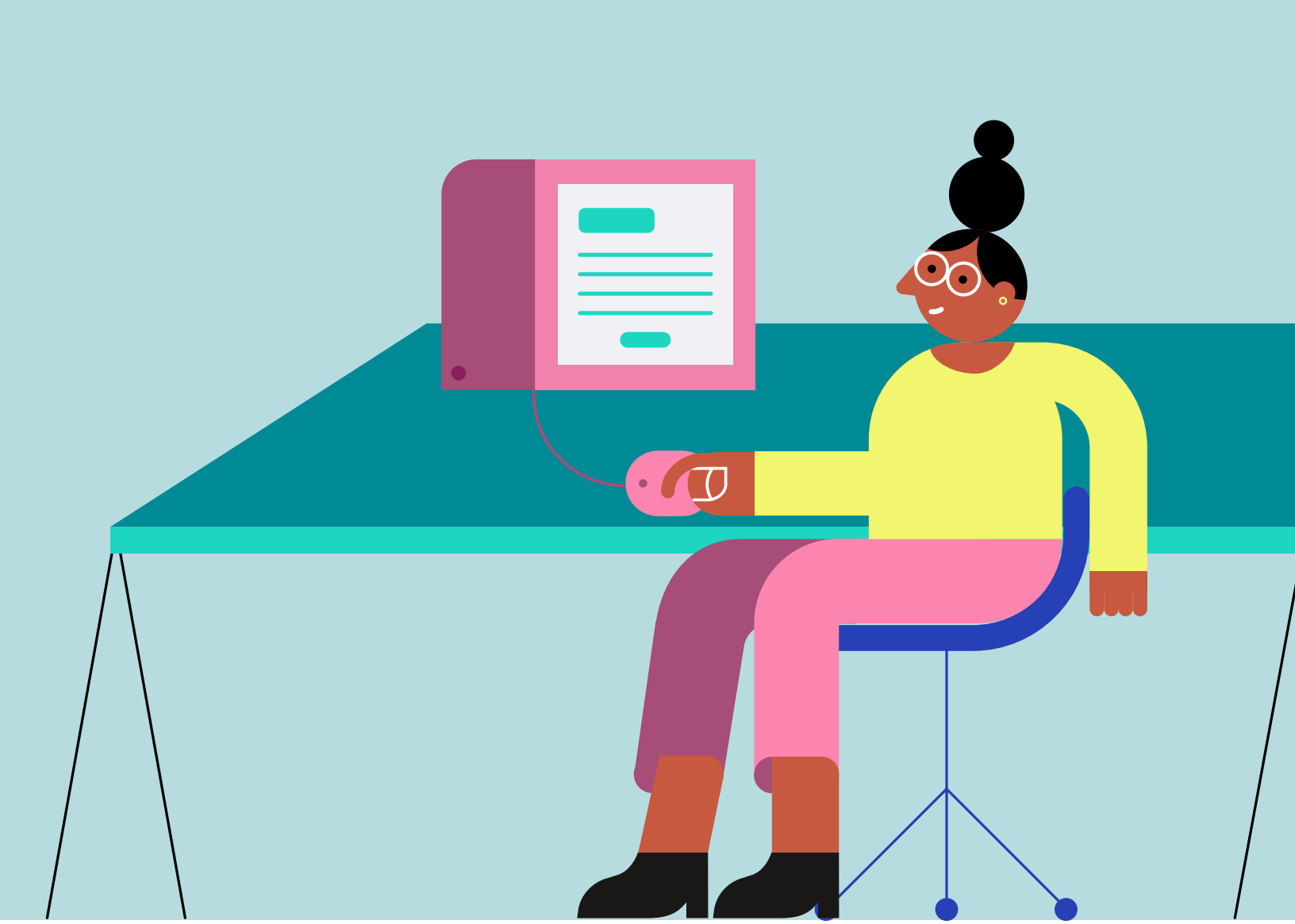


2026 INDIVIDUAL & FAMILY PLANS

# BridgeSpan Health
## in Utah

bridgespan™

**BridgeSpan Health**
2890 E Cottonwood Parkway
Salt Lake City, UT 84121

# BridgeSpan works hard for you

When you choose BridgeSpan health insurance, you get thoughtfully designed programs and benefits that help you make your health a priority—without a bunch of fuss.

## Access to top doctors

BridgeSpan has a powerful network of top providers that care for our members at discounted prices across our service area (Idaho, Oregon, Utah and Washington).

## Whole-person health

Take care of your mind and body with preventive care and mental health benefits.

## Virtual care anywhere, anytime

Connect virtually with a board-certified physician for urgent care needs 24/7, or schedule an appointment with a mental health provider at a low copay.

## Low-cost prescriptions

Get access to affordable prescriptions at any of our participating pharmacies. Confused about all your medication options? Check out our medication support tools that can help you understand choices, side effects, effectiveness and costs.

## Anytime guidance with Advice24

Health questions keeping you up at night? Talk with a registered nurse for guidance on the most appropriate care option, whether it's self-care, a doctor visit, urgent care, the ER or virtual care. Advice24 is available 24/7 and can help with common issues like vomiting, cold and flu symptoms, back pain or a crying or feverish baby.

## Local customer service

When you reach out to BridgeSpan, you'll get friendly, reliable help. No scripts. No time limits. Never outsourced. Just compassionate people who go above and beyond to help you.

## Coverage where you need it

Many of our plans offer access to in-network providers in much of Utah, Idaho and Washington, and across Oregon.

## Behavioral health support

Mental health is important too. That's why BridgeSpan health plans give you a range of options, like virtual therapy and personalized care management. We make support simpler and more accessible—so you can get the right level of care at the right time.

## Maternity support with Bump2Baby

Bump2Baby℠ maternity management program provides knowledge, support and comfort for parents-to-be. Call our nurse line toll-free, 24 hours a day, seven days a week. We provide prenatal education, help find resources and offer support to assist you through a healthier pregnancy.

## Tools to help you manage your health

Find a new doctor, check your deductible, review your claims and more. You can even chat with us when you have a question. Best of all, your tools are all personalized to you based on your benefits.

## Covered preventive care

Get in-network annual wellness visits, vaccinations, women's reproductive health, diagnostic screenings and more covered at no additional cost to you.

## Members-only discounts

Get discounts on many health and wellness products, vision care, hearing aids, fitness devices, gym memberships, pet care and more.

## Care management

If you have a difficult medical situation, our experienced care managers are here to give you the one-on-one support you need. They'll help you navigate the health care system and answer all your questions.

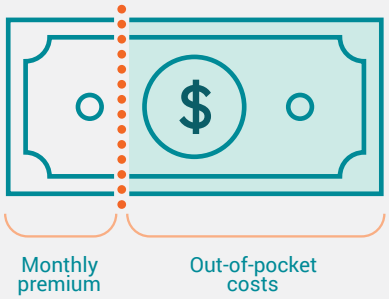
# Choosing a plan: FAQ

## Which metal level is right for me?

Gold plans are a good option if you expect to need a lot more than preventive care over the course of the year. On the opposite end, Bronze plans are a good fit if you're generally healthy and don't often need care. Silver plans strike a balance between premium and out-of-pocket cost and may qualify for cost-sharing savings if you're eligible.

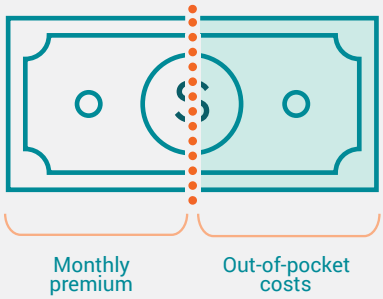
### Bronze level

This option offers a lighter premium and heavier out-of-pocket costs.



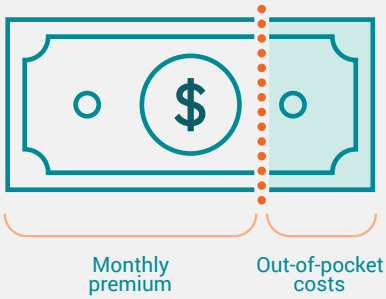

### Silver level

This option balances premium and out-of-pocket costs.




### Gold level

This option offers a heavier premium and lighter out-of-pocket costs.




## Savings and subsidies

You may qualify for lower monthly premiums or extra savings on out-of-pocket costs if you meet certain income eligibility requirements. Here are two different ways to save:

**Premium tax credits** help you save by lowering your monthly insurance premium and are designed to help eligible individuals and families with low or moderate income afford health insurance.

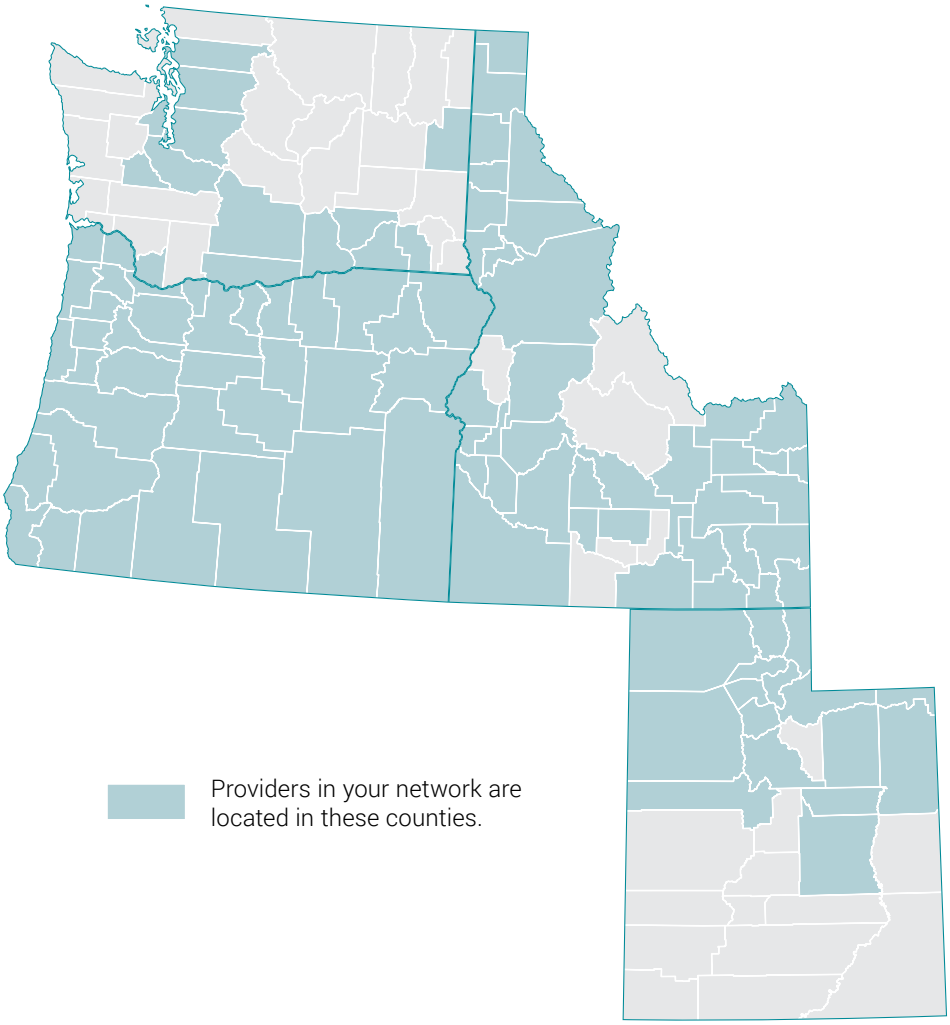
**Cost-sharing reductions** provide savings on out-of-pocket costs, such as deductibles, copays and coinsurance. If you qualify, you must pick a plan in the Silver category to get these extra savings.

You can see whether you are eligible through HealthCare.gov. If you don't qualify, it may be more affordable to shop directly with us at **bridgespanhealth.com**.

# The Individual Value network in Utah

The Individual Value network in Utah is composed of doctors and specialists who focus on delivering high-quality care at a lower cost. You have the freedom to see any provider you want, including specialists, without needing a referral. You also have 24/7/365 access to virtual care through Doctor On Demand anywhere you are.

Search for in-network doctors here.




# Travel coverage

You also have access to in-network providers in Idaho, Oregon and Washington. All urgent care, emergency facilities and ambulance services are covered at the in-network cost-share throughout the United States. Plus, you have access to virtual care wherever you are.

To view providers outside the area, use our search tool.

# 2026 Marketplace plans on the Individual Value network in Utah

Plans available in Box Elder, Cache, Carbon, Daggett, Davis, Duchesne, Emery, Juab, Morgan, Rich, Salt Lake, Summit, Tooele, Uintah, Utah and Weber counties

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual | Standard Bronze Plan | Standard Silver Plan | Standard Gold Plan |
|---|---|---|---|
| **In-network deductible** | $7,500 | $6,000 | $2,000 |
| **In-network OOPM** | $10,000 | $8,900 | $8,200 |
| **Preventive care** | Covered in full | | |
| **Virtual care** | $50 | $40 | $30 |
| **Outpatient mental health** | $50 | $40 | $30 |
| **Primary care** (in person) | $50 | $40 | $30 |
| **Specialist** (in person) | $100 | $80 | $60 |
| **Urgent care** (in person) | $75 | $60 | $45 |
| **Emergency room** | 50% | 40% | 25% |
| **Lab & X-ray** | 50% | 40% | 25% |
| **Inpatient hospital** | 50% | 40% | 25% |
| **Outpatient rehab** (physical, occupational, pulmonary and speech therapy) 20 visits / year | $50 | $40 | $30 |
| **In-network coinsurance** for other covered medical care | 50% | 40% | 25% |
| **Pediatric vision up to age 19** | Vision: 1 routine eye exam and eyewear | | |
| **Insulin cost cap** | $10 cap on member cost-share per 30-day supply. $30 cap on member cost-share up to 90-day supply. | | |
| **Optimum Value Medication List** | Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants | N/A | N/A |
| **Tier 1: Rx generic** | $25 | $20 | $15 |
| **Tier 2: Rx preferred brand-name** | $50 | $40 | $30 |
| **Tier 3: Rx brand-name** | $100 | $80 | $60 |
| **Tier 4: Rx specialty** | $500 | $350 | $250 |

= Deductible waived  = Coinsurance percentage applies after deductible is met

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2890 E Cottonwood Parkway Salt Lake City, UT 84121

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